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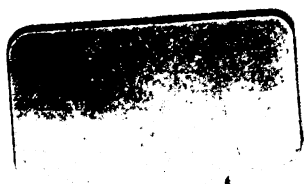
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NORTH CAROLINA
Corporation Commission

Reports of State Banks
Nov 1906

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47

DEPARTMENT
OF THE
NORTH CAROLINA CORPORATION COMMISSION.

FRANKLIN MCNEILL,
Chairman.

SAM. L. ROGERS,
Commissioner.

E. C. BEDDINGFIELD,
Commissioner.

H. C. BROWN, Clerk.

F. J. HAYWOOD, JR., Bank Examiner.

W. L. WILLIAMS, JR., Assistant Bank Examiner.

REPORTS

OF THE CONDITION
OF THE

STATE, PRIVATE AND SAVINGS BANKS

AT THE CLOSE OF
BUSINESS ON

NOVEMBER 12, 1906,

AS APPEARS FROM THE REPORTS FILED IN THE
OFFICE OF THE COMMISSION.

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1906

RALEIGH:
E. M. UZZELL & Co., STATE PRINTERS AND BINDERS.
1906.

Dec. 28, 1934

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Nov. 1906
1906

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STATE, PRIVATE AND SAVINGS BANKS.

BANK OF ABERDEEN, ABERDEEN.

H. A. PAGE, President.

J. W. GRAHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 43,020.91	Capital stock -----	\$ 15,000.00
Overdrafts -----	205.45	Surplus fund -----	
United States bonds -----		Undivided profits -----	1,399.62
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	3,985.44	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	64,599.72
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	32,249.55	Due to banks and bankers -----	
Cash items -----	17.04	Cashier's checks outstanding -----	96.34
Gold coin -----	15.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	129.29		
National bank notes and other U. S. -----			
notes -----	1,473.00		
Total -----	81,095.68	Total -----	81,095.68

BANK OF AHOSKIE, AHOSKIE.

J. T. WILLIAMS, President.

D. R. MCGLOHAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 35,912.17	Capital stock -----	\$ 12,500.00
Overdrafts -----		Surplus fund -----	776.76
United States bonds -----		Undivided profits -----	
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	2,625.84	Time certificates of deposit -----	225.00
All other real estate owned -----		Deposits subject to check -----	36,596.50
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	7,829.53	Due to banks and bankers -----	
Cash items -----	322.20	Cashier's checks outstanding -----	13.00
Gold coin -----	272.50	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	103.02		
National bank notes and other U. S. -----			
notes -----	3,046.00		
Total -----	50,111.26	Total -----	50,111.26

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STANLY COUNTY LOAN AND TRUST COMPANY, ALBEMARLE.

J. R. PRICE, President.

J. M. PEELER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 80,797.79	Capital stock	\$ 25,000.00
Overdrafts	148.49	Surplus fund	2,500.00
United States bonds		Undivided profits	666.71
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	2,500.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	7,030.00	Time certificates of deposit	
All other real estate owned	1,468.75	Deposits subject to check	69,800.63
Demand loans		Demand certificates of deposit	
Due from banks and bankers	10,787.16	Due to banks and bankers	5,293.35
Cash items	155.81	Cashier's checks outstanding	806.83
Gold coin	2,500.00	Certified checks	
Silver coin, including all minor coin currency	1,603.52		
National bank notes and other U. S. notes	2,076.00		
Total	106,567.52	Total	106,567.52

MERCHANTS AND MANUFACTURERS BANK, ANDREWS.

W. P. WALKER, President.

J. W. WALKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 36,630.98	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	600.00
United States bonds		Undivided profits	1,490.35
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,125.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	32,725.47
Demand loans		Demand certificates of deposit	9,738.96
Due from banks and bankers	15,660.94	Due to banks and bankers	
Cash items		Cashier's checks outstanding	334.03
Gold coin	65.00	Certified checks	
Silver coin, including all minor coin currency	513.89		
National bank notes and other U. S. notes	893.00		
Total	54,888.81	Total	54,888.81

MERCHANTS AND FARMERS BANK, APEX.

W. H. HARWARD, President.

J. R. CUNNINGHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 33,061.40	Capital stock	\$ 5,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	800.19
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,606.96	Time certificates of deposit	
All other real estate owned		Deposits subject to check	38,117.61
Demand loans		Demand certificates of deposit	20,699.58
Due from banks and bankers	23,488.02	Due to banks and bankers	
Cash items	1,569.02	Cashier's checks outstanding	268.74
Gold coin	7.50	Certified checks	
Silver coin, including all minor coin currency	950.22		
National bank notes and other U. S. notes	4,203.00		
Total	64,886.12	Total	64,886.12

BANK OF RANDOLPH, ASHBORO.

O. R. Cox, President.

W. J. ARMFIELD, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$168,400.98	Capital stock	\$ 16,000.00
Overdrafts	751.95	Surplus fund	20,000.00
United States bonds		Undivided profits	11,606.35
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,475.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	187,273.42
Demand loans	1,000.00	Demand certificates of deposit	
Due from banks and bankers	52,169.19	Due to banks and bankers	
Cash items	959.35	Cashier's checks outstanding	4,487.89
Gold coin	3,195.00	Certified checks	
Silver coin, including all minor coin currency	2,418.19		
National bank notes and other U. S. notes	4,998.00		
Total	239,367.66	Total	239,367.66

BATTERY PARK BANK, ASHEVILLE.

JAMES P. SAWYER, President.

J. E. RANKIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$1,059,774.82	Capital stock	\$ 100,000.00
Overdrafts	46,422.45	Surplus fund	50,000.00
United States bonds	20.00	Undivided profits	52,209.90
North Carolina State bonds	42,000.00	Dividends unpaid	
All other stocks, bonds and mortgages	38,516.67	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	18,500.00	Time certificates of deposit	
All other real estate owned	11,857.96	Deposits subject to check	888,779.32
Demand loans		Demand certificates of deposit	330,341.96
Due from banks and bankers	192,029.78	Due to banks and bankers	49,423.07
Cash items	15,095.03	Cashier's checks outstanding	1,101.24
Gold coin	516.50	Certified checks	2,169.37
Silver coin, including all minor coin currency	11,980.65		
National bank notes and other U. S. notes	37,311.00		
Total	1,474,024.86	Total	1,474,024.86

CITIZENS TRUST AND SAVINGS BANK, ASHEVILLE.

J. K. S. RAY, President.

J. A. CAMPBELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$130,367.95	Capital stock	\$ 50,000.00
Overdrafts	15.19	Surplus fund	
United States bonds		Undivided profits	2,114.90
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	15,000.00
Banking house, furniture and fixtures	4,000.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	68,877.95
Demand loans		Demand certificates of deposit	34,001.97
Due from banks and bankers	39,864.64	Due to banks and bankers	19,457.01
Cash items	11,643.94	Cashier's checks outstanding	2,018.08
Gold coin	310.00	Certified checks	
Silver coin, including all minor coin currency	382.19		
National bank notes and other U. S. notes	4,886.00		
Total	191,469.91	Total	191,469.91

BANK OF ASHPOLE, ASHPOLE.**A. S. THOMPSON, President.****F. L. BLUE, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 34,516.14	Capital stock	\$ 9,500.00
Overdrafts	548.54	Surplus fund	
United States bonds		Undivided profits	1,092.45
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	764.21	Time certificates of deposit	5,619.99
All other real estate owned		Deposits subject to check	29,332.94
Demand loans		Demand certificates of deposit	
Due from banks and bankers	5,259.80	Due to banks and bankers	
Cash items		Cashier's checks outstanding	45.00
Gold coin	580.00	Certified checks	
Silver coin, including all minor coin currency	1,561.69		
National bank notes and other U. S. notes	2,360.00		
Total	45,590.38	Total	45,590.38

BANK OF AULANDER, AULANDER.**C. W. MITCHELL, President.****J. W. MITCHELL, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 3,656.11	Capital stock	\$ 7,265.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	82.82
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,136.62	Time certificates of deposit	
All other real estate owned		Deposits subject to check	10,282.03
Demand loans		Demand certificates of deposit	
Due from banks and bankers	9,827.18	Due to banks and bankers	
Cash items		Cashier's checks outstanding	25.00
Gold coin	220.00	Certified checks	
Silver coin, including all minor coin currency	125.94		
National bank notes and other U. S. notes	1,689.00		
Total	17,654.85	Total	17,654.85

BANK OF AURORA, AURORA.**J. B. WHITEHURST, President.****O. M. HOOKER, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 8,982.50	Capital stock	\$ 10,000.00
Overdrafts	93.73	Surplus fund	800.00
United States bonds		Undivided profits	481.03
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,767.60	Time certificates of deposit	385.30
All other real estate owned		Deposits subject to check	9,782.79
Demand loans		Demand certificates of deposit	
Due from banks and bankers	5,617.34	Due to banks and bankers	
Cash items	322.00	Cashier's checks outstanding	
Gold coin	365.00	Certified checks	
Silver coin, including all minor coin currency	528.95		
National bank notes and other U. S. notes	2,772.00		
Total	21,449.12	Total	21,449.12

BANK OF AYDEN, AYDEN.

JOSEPH DIXON, President.

J. R. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 33,167.57	Capital stock	\$ 13,500.00
Overdrafts	926.18	Surplus fund	2,700.00
United States bonds		Undivided profits	1,234.87
North Carolina State bonds		Dividends unpaid	162.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	610.59	Time certificates of deposit	
All other real estate owned		Deposits subject to check	56,355.26
Demand loans		Demand certificates of deposit	
Due from banks and bankers	33,431.69	Due to banks and bankers	
Cash items	149.06	Cashier's checks outstanding	856.48
Gold coin	360.00	Certified checks	725.00
Silver coin, including all minor coin currency	1,645.52		
National bank notes and other U. S. notes	5,243.00		
Total	75,533.61	Total	75,533.61

BANK OF MITCHELL, BAKERSVILLE.

I. H. BAILEY, President.

J. M. BAILEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 22,143.43	Capital stock	\$ 10,000.00
Overdrafts	4.95	Surplus fund	100.00
United States bonds		Undivided profits	194.52
North Carolina State bonds	2,250.00	Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds	33.00	Bills payable	
Banking house, furniture and fixtures	1,147.15	Time certificates of deposit	
All other real estate owned		Deposits subject to check	16,994.73
Demand loans	2,150.00	Demand certificates of deposit	11,616.36
Due from banks and bankers	7,609.66	Due to banks and bankers	
Cash items	1,055.00	Cashier's checks outstanding	178.18
Gold coin	1,135.00	Certified checks	
Silver coin, including all minor coin currency	343.60		
National bank notes and other U. S. notes	1,212.00		
Total	39,083.79	Total	39,083.79

MITCHELL COUNTY BANK, BAKERSVILLE.

J. S. WILSON, President.

R. H. BRADSHAW, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 47,834.85	Capital stock	\$ 11,500.00
Overdrafts	13.17	Surplus fund	
United States bonds		Undivided profits	1,497.08
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,262.33	Time certificates of deposit	23,462.23
All other real estate owned		Deposits subject to check	48,751.99
Demand loans		Demand certificates of deposit	
Due from banks and bankers	23,749.05	Due to banks and bankers	
Cash items		Cashier's checks outstanding	480.99
Gold coin	2,695.00	Certified checks	
Silver coin, including all minor coin currency	230.89	Accrued interest due depositors	86.00
National bank notes and other U. S. notes	7,993.00		
Total	85,778.29	Total	85,778.29

BANK OF BEAUFORT.

T. A. UZZELL, President.

THOS. THOMAS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 61,968.01	Capital stock	\$ 10,000.00
Overdrafts	372.98	Surplus fund	5,000.00
United States bonds		Undivided profits	1,417.60
North Carolina State bonds		Dividends unpaid	35.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	600.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	69,888.37
Demand loans		Demand certificates of deposit	2,386.68
Due from banks and bankers	20,832.50	Due to banks and bankers	
Cash items		Cashier's checks outstanding	1,473.25
Gold coin	200.00	Certified checks	
Silver coin, including all minor coin currency	1,226.41		
National bank notes and other U. S. notes	5,000.00		
Total	90,199.90	Total	90,199.90

BANK OF BELHAVEN, BELHAVEN.

C. P. AYCOCK, President.

W. E. STUBBS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 61,428.33	Capital stock	\$ 25,000.00
Overdrafts	13.81	Surplus fund	3,000.00
United States bonds		Undivided profits	5,474.63
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	6,349.18	Time certificates of deposit	6,547.61
All other real estate owned		Deposits subject to check	63,727.32
Demand loans		Demand certificates of deposit	
Due from banks and bankers	26,357.40	Due to banks and bankers	
Cash items	7.50	Cashier's checks outstanding	74.30
Gold coin	697.50	Certified checks	485.19
Silver coin, including all minor coin currency	2,103.33		
National bank notes and other U. S. notes	7,352.00		
Total	104,309.05	Total	104,309.05

BETHEL BANKING AND TRUST COMPANY.

M. O. BLOUNT, President.

W. H. WOOLARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 23,798.01	Capital stock	\$ 5,300.00
Overdrafts	752.33	Surplus fund	2,000.00
United States bonds		Undivided profits	219.87
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	3,000.00
Banking house, furniture and fixtures	919.98	Time certificates of deposit	3,091.76
All other real estate owned		Deposits subject to check	33,428.25
Demand loans		Demand certificates of deposit	
Due from banks and bankers	16,787.19	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	4,787.37		
National bank notes and other U. S. notes			
Total	47,039.88	Total	47,039.88

BANK OF BLOWING ROCK.

C. J. PARLIER, President.

W. G. HALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 10,080.67	Capital stock	\$ 5,000.00
Overdrafts	227.98	Surplus fund	
United States bonds		Undivided profits	
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,225.00	Time certificates of deposit	2,776.56
All other real estate owned		Deposits subject to check	13,925.44
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,528.37	Due to banks and bankers	
Cash items	50.00	Cashier's checks outstanding	
Gold coin	325.00	Certified checks	
Silver coin, including all minor coin currency	346.86	Accrued interest due depositors	4.00
National bank notes and other U. S. notes	1,800.00		
Expense	122.12		
Total	21,706.00	Total	21,706.00

WATAUGA COUNTY BANK, BOONE.

N. L. MAST, President.

E. S. COFFEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 26,716.10	Capital stock	\$ 10,000.00
Overdrafts	748.78	Surplus fund	
United States bonds		Undivided profits	1,539.10
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	3,546.00
Banking house, furniture and fixtures	1,611.41	Time certificates of deposit	
All other real estate owned		Deposits subject to check	23,600.51
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,988.03	Due to banks and bankers	
Cash items		Cashier's checks outstanding	328.75
Gold coin	690.00	Certified checks	
Silver coin, including all minor coin currency	511.04		
National bank notes and other U. S. notes	1,749.00		
Total	39,014.36	Total	39,014.36

BREVARD BANKING COMPANY.

J. F. HAYS, President.

T. H. SHIPMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 88,182.83	Capital stock	\$ 25,000.00
Overdrafts	270.01	Surplus fund	
United States bonds		Undivided profits	7,784.39
North Carolina State bonds		Dividends unpaid	42.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,896.17	Time certificates of deposit	27,110.07
All other real estate owned	30.03	Deposits subject to check	63,070.63
Demand loans		Demand certificates of deposit	
Due from banks and bankers	28,904.80	Due to banks and bankers	
Cash items	275.29	Cashier's checks outstanding	347.99
Gold coin	20.00	Certified checks	414.85
Silver coin, including all minor coin currency	725.80		
National bank notes and other U. S. notes	3,415.00		
Total	123,719.93	Total	123,719.93

PEOPLES BANK, BREVARD.

T. T. PATTON, President.

W. P. WHITMIRE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 17,147.09	Capital stock	\$ 14,000.00
Overdrafts	141.91	Surplus fund	
United States bonds		Undivided profits	221.32
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,186.80	Time certificates of deposit	5,805.38
All other real estate owned		Deposits subject to check	20,554.91
Demand loans		Demand certificates of deposit	
Due from banks and bankers	13,407.80	Due to banks and bankers	58.49
Cash items	905.73	Cashier's checks outstanding	19.00
Gold coin	695.00	Certified checks	
Silver coin, including all minor coin currency	1,356.77		
National bank notes and other U. S. notes	4,318.00		
Total	40,159.10	Total	40,159.10

BRYSON CITY BANK, BRYSON CITY.

D. K. COLLINS, President.

J. R. LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 40,656.96	Capital stock	\$ 5,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	2,427.23
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	422.62	Time certificates of deposit	
All other real estate owned		Deposits subject to check	40,302.89
Demand loans		Demand certificates of deposit	19,209.59
Due from banks and bankers	19,831.05	Due to banks and bankers	
Cash items	104.39	Cashier's checks outstanding	664.70
Gold coin	225.00	Certified checks	
Silver coin, including all minor coin currency	981.39		
National bank notes and other U. S. notes	5,383.00		
Total	67,604.41	Total	67,604.41

SWAIN COUNTY BANK, BRYSON CITY.

A. M. FRY, President.

A. J. DEHART, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 42,181.20	Capital stock	\$ 10,000.00
Overdrafts	283.57	Surplus fund	853.54
United States bonds		Undivided profits	511.16
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,706.13	Time certificates of deposit	12,442.76
All other real estate owned		Deposits subject to check	32,497.25
Demand loans		Demand certificates of deposit	
Due from banks and bankers	9,236.30	Due to banks and bankers	
Cash items	817.88	Cashier's checks outstanding	380.33
Gold coin	80.00	Certified checks	37.02
Silver coin, including all minor coin currency	477.98		
National bank notes and other U. S. notes	1,939.00		
Total	56,722.06	Total	56,722.06

BANK OF PENDER, BURGAW.

W. D. CROOM, President.

C. C. BRANCH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 36,396.55	Capital stock -----	\$ 9,945.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	795.21
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	3,426.77	Time certificates of deposit -----	1,650.00
All other real estate owned -----	500.00	Deposits subject to check -----	37,148.14
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	6,267.29	Due to banks and bankers -----	
Cash items -----	278.49	Cashier's checks outstanding -----	88.80
Gold coin -----	20.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	238.05		
National bank notes and other U. S. -----			
notes -----	2,500.00		
Total -----	49,627.15	Total -----	49,627.15

ALAMANCE LOAN AND TRUST COMPANY, BURLINGTON.

J. H. HOLT, President.

J. M. FIX, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$170,597.03	Capital stock -----	\$ 45,000.00
Overdrafts -----	3,594.27	Surplus fund -----	10,575.00
United States bonds -----		Undivided profits -----	8,276.04
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	3,650.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	1,878.34	Time certificates of deposit -----	60,758.60
All other real estate owned -----		Deposits subject to check -----	137,033.65
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	62,014.67	Due to banks and bankers -----	
Cash items -----	12,998.19	Cashier's checks outstanding -----	916.88
Gold coin -----	455.00	Certified checks -----	
Silver coin, including all minor coin -----		Accrued interest due depositors -----	25.62
currency -----	2,996.29		
National bank notes and other U. S. -----			
notes -----	4,402.00		
Total -----	262,585.79	Total -----	262,585.79

PEOPLES BANK, BURLINGTON.

J. A. DAVIDSON, President.

A. L. DAVIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 41,981.12	Capital stock -----	\$ 9,945.00
Overdrafts -----	6,622.65	Surplus fund -----	800.00
United States bonds -----		Undivided profits -----	1,715.74
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	5,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	942.50	Time certificates of deposit -----	15,456.97
All other real estate owned -----		Deposits subject to check -----	44,591.11
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	14,233.64	Due to banks and bankers -----	
Cash items -----	1,534.64	Cashier's checks outstanding -----	2,140.74
Gold coin -----	300.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	2,086.01		
National bank notes and other U. S. -----			
notes -----	2,254.00		
Total -----	74,904.56	Total -----	74,904.56

BANK OF YANCEY, BURNSVILLE.

J. W. HIGGINS, President.

J. M. LYON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 39,300.20	Capital stock	\$ 12,000.00
Overdrafts	61.50	Surplus fund	
United States bonds		Undivided profits	3,611.88
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,259.73	Time certificates of deposit	29,813.50
All other real estate owned		Deposits subject to check	27,292.46
Demand loans		Demand certificates of deposit	
Due from banks and bankers	23,064.92	Due to banks and bankers	
Cash items		Cashier's checks outstanding	162.27
Gold coin	620.00	Certified checks	250.00
Silver coin, including all minor coin currency	733.76	Accrued interest due depositors	
National bank notes and other U. S. notes	6,090.00		
Total	73,130.11	Total	73,130.11

CHAMPION BANK, CANTON.

G. W. MASLIN, President.

C. M. HAMPTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 1,682.44	Capital stock	\$ 5,275.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	5.79
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,588.95	Time certificates of deposit	6,212.82
All other real estate owned		Deposits subject to check	34,860.34
Demand loans		Demand certificates of deposit	
Due from banks and bankers	38,900.41	Due to banks and bankers	
Cash items		Cashier's checks outstanding	128.45
Gold coin	620.00	Certified checks	
Silver coin, including all minor coin currency	290.60		
National bank notes and other U. S. notes	2,400.00		
Total	46,482.40	Total	46,482.40

BANK OF CARTHAGE, CARTHAGE.

W. J. ADAMS, President.

D. S. RAY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 77,831.42	Capital stock	\$ 10,000.00
Overdrafts	3,350.00	Surplus fund	
United States bonds		Undivided profits	1,626.52
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,527.86	Time certificates of deposit	1,646.07
All other real estate owned		Deposits subject to check	102,106.28
Demand loans		Demand certificates of deposit	
Due from banks and bankers	24,321.56	Due to banks and bankers	
Cash items		Cashier's checks outstanding	1,344.01
Gold coin	1,250.00	Certified checks	
Silver coin, including all minor coin currency	3,692.04		
National bank notes and other U. S. notes	3,750.00		
Total	116,722.88	Total	116,722.88

BANK OF CHADBURN, CHADBURN.

J. A. BROWN, President.

D. C. CLARK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 27,678.53	Capital stock -----	\$ 10,000.00
Overdrafts -----	975.35	Surplus fund -----	1,750.00
United States bonds -----		Undivided profits -----	589.57
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	600.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	4,000.00	Time certificates of deposit -----	
All other real estate owned -----	4,132.00	Deposits subject to check -----	28,068.02
Demand loans -----	1,065.98	Demand certificates of deposit -----	
Due from banks and bankers -----		Due to banks and bankers -----	
Cash items -----		Cashier's checks outstanding -----	116.05
Gold coin -----	15.00	Certified checks -----	
Silver coin, including all minor coin currency -----	460.78		
National bank notes and other U. S. notes -----	1,596.00		
Total -----	40,523.64	Total -----	40,523.64

BANK OF CHAPEL HILL, CHAPEL HILL.

J. S. CARR, President.

R. C. SHAW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 90,997.04	Capital stock -----	\$ 10,000.00
Overdrafts -----		Surplus fund -----	1,500.00
United States bonds -----		Undivided profits -----	2,656.74
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	5,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	1,443.84	Time certificates of deposit -----	27,467.57
All other real estate owned -----		Deposits subject to check -----	78,084.35
Demand loans -----	500.00	Demand certificates of deposit -----	
Due from banks and bankers -----	18,883.72	Due to banks and bankers -----	
Cash items -----	491.41	Cashier's checks outstanding -----	2,342.87
Gold coin -----	30.00	Certified checks -----	
Silver coin, including all minor coin currency -----	540.52		
National bank notes and other U. S. notes -----	4,165.00		
Total -----	122,051.53	Total -----	122,051.53

CHARLOTTE TRUST COMPANY.

J. H. LITTLE, President.

L. R. HAGOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$431,656.86	Capital stock -----	\$ 100,000.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	11,242.95
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	95,000.00
Banking house, furniture and fixtures -----	5,000.00	Time certificates of deposit -----	62,846.98
All other real estate owned -----		Deposits subject to check -----	226,552.88
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	68,449.44	Due to banks and bankers -----	29,302.77
Cash items -----		Cashier's checks outstanding -----	
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----	838.78		
National bank notes and other U. S. notes -----	24,000.00		
Total -----	524,945.08	Total -----	524,945.08

SOUTHERN LOAN AND SAVINGS BANK, CHARLOTTE.

P. M. BROWN, President.

W. L. JENKINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$258,742.21	Capital stock	\$ 25,000.00
Overdrafts		Surplus fund	10,000.00
United States bonds		Undivided profits	6,744.08
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	1,200.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,500.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	242,442.51
Demand loans	18,228.19	Demand certificates of deposit	30,722.29
Due from banks and bankers	33,937.08	Due to banks and bankers	
Cash items	278.29	Cashier's checks outstanding	410.50
Gold coin	790.00	Certified checks	
Silver coin, including all minor coin		Accrued interest due depositors	1,014.64
currency	154.25		
National bank notes and other U. S. notes	1,504.00		
Total	316,334.02	Total	316,334.02

SOUTHERN STATES TRUST COMPANY, CHARLOTTE.

GEORGE STEPHENS, President.

W. H. WOOD, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$386,992.15	Capital stock	\$ 200,000.00
Overdrafts	9,564.25	Surplus fund	
United States bonds		Undivided profits	50,330.14
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	60,000.00
Banking house, furniture and fixtures	3,000.00	Time certificates of deposit	96,665.89
All other real estate owned	2,500.00	Deposits subject to check	551,133.65
Demand loans		Demand certificates of deposit	
Due from banks and bankers	143,830.43	Due to banks and bankers	106,916.44
Cash items	19,323.32	Cashier's checks outstanding	1,462.71
Gold coin	1,105.00	Certified checks	
Silver coin, including all minor coin		Trust deposits	43,383.75
currency	3,127.83		
National bank notes and other U. S. notes	40,449.60		
Total	1,109,892.58	Total	1,109,892.58

CHERRYVILLE BANK, CHERRYVILLE.

S. S. MAUNEY, President.

M. L. MAUNEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 51,132.57	Capital stock	\$ 12,000.00
Overdrafts	524.83	Surplus fund	500.00
United States bonds		Undivided profits	1,365.62
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	309.21	Time certificates of deposit	18,175.00
All other real estate owned		Deposits subject to check	35,792.52
Demand loans		Demand certificates of deposit	
Due from banks and bankers	12,873.34	Due to banks and bankers	
Cash items		Cashier's checks outstanding	253.45
Gold coin	845.00	Certified checks	
Silver coin, including all minor coin			
currency	1,172.54		
National bank notes and other U. S. notes	1,229.00		
Total	68,086.49	Total	68,086.49

BANK OF CHINA GROVE, CHINA GROVE.

C. B. MILLER, President.

W. C. SIFFORD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 48,371.95	Capital stock	\$ 9,750.00
Overdrafts	.10	Surplus fund	600.00
United States bonds		Undivided profits	603.86
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	4,000.00
Banking house, furniture and fixtures	600.00	Time certificates of deposit	21,589.98
All other real estate owned		Deposits subject to check	20,443.58
Demand loans		Demand certificates of deposit	
Due from banks and bankers	3,579.52	Due to banks and bankers	
Cash items		Cashier's checks outstanding	326.73
Gold coin	975.00	Certified checks	
Silver coin, including all minor coin currency	532.58		
National bank notes and other U. S. notes	3,255.00		
Total	57,314.15	Total	57,314.15

CLAYTON BANKING COMPANY.

ASHLEY HORNE, President.

C. M. THOMAS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 51,246.77	Capital stock	\$ 10,000.00
Overdrafts	1,299.73	Surplus fund	
United States bonds		Undivided profits	4,619.17
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,527.79	Time certificates of deposit	
All other real estate owned		Deposits subject to check	64,391.59
Demand loans		Demand certificates of deposit	
Due from banks and bankers	14,755.80	Due to banks and bankers	
Cash items	268.75	Cashier's checks outstanding	140.03
Gold coin	1,140.00	Certified checks	
Silver coin, including all minor coin currency	2,503.95		
National bank notes and other U. S. notes	4,408.00		
Total	79,150.79	Total	79,150.79

MERCHANTS AND FARMERS BANK, CLEVELAND.

B. A. KNOX, President.

D. P. DELLINGER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 10,740.39	Capital stock	\$ 5,000.00
Overdrafts	107.27	Surplus fund	
United States bonds		Undivided profits	
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	2,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	682.32	Time certificates of deposit	4,829.41
All other real estate owned		Deposits subject to check	9,134.27
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,506.36	Due to banks and bankers	
Cash items		Cashier's checks outstanding	1.60
Gold coin	681.00	Certified checks	
Silver coin, including all minor coin currency	361.74		
National bank notes and other U. S. notes	1,500.00		
Expense, less profit	386.20		
Total	20,965.28	Total	20,965.28

BANK OF CLINTON, CLINTON.

L. A. BETHUNE, President.

H. MCKINNON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 90,112.71	Capital stock	\$ 20,000.00
Overdrafts	3,754.47	Surplus fund	6,250.00
United States bonds		Undivided profits	4,045.53
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	1,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,698.50	Time certificates of deposit	29,526.36
All other real estate owned	2,100.00	Deposits subject to check	88,039.58
Demand loans		Demand certificates of deposit	9,559.13
Due from banks and bankers	46,069.99	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	980.00	Certified checks	
Silver coin, including all minor coin currency	3,254.93		
National bank notes and other U. S. notes	8,450.00		
Total	157,420.60	Total	157,420.60

BANK OF SAMPSON, CLINTON.

G. A. NORWOOD, JR., President.

W. F. PETERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 18,285.50	Capital stock	\$ 10,210.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	192.58
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,357.76	Time certificates of deposit	13,932.56
All other real estate owned		Deposits subject to check	17,433.16
Demand loans		Demand certificates of deposit	
Due from banks and bankers	12,296.61	Due to banks and bankers	
Cash items	508.67	Cashier's checks outstanding	65.00
Gold coin	225.00	Certified checks	
Silver coin, including all minor coin currency	214.76		
National bank notes and other U. S. notes	4,945.00		
Total	41,833.30	Total	41,833.30

MERCHANTS AND FARMERS BANK, COLUMBIA.

B. F. DUNCAN, President.

R. H. SPRUILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 27,862.36	Capital fund	\$ 10,000.00
Overdrafts	648.02	Surplus fund	384.49
United States bonds		Undivided profits	617.88
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,715.12	Time certificates of deposit	34,713.65
All other real estate owned		Deposits subject to check	
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,242.44	Due to banks and bankers	158.00
Cash items	169.30	Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	40.78		
National bank notes and other U. S. notes	7,196.00		
Total	45,874.02	Total	45,874.02

CABARRUS SAVINGS BANK, CONCORD.

H. I. WOODHOUSE, President.

C. W. SWINK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$530,422.50	Capital stock-----	\$ 50,000.00
Overdrafts-----	10,114.30	Surplus fund-----	20,000.00
United States bonds-----		Undivided profits-----	26,575.39
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	5,000.00	Time certificates of deposit-----	122,940.50
All other real estate owned-----		Deposits subject to check-----	702,758.26
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	303,633.24	Due to banks and bankers-----	9,142.64
Cash items-----	46,604.88	Cashier's checks outstanding-----	1,425.49
Gold coin-----	13,304.60	Certified checks-----	
Silver coin, including all minor coin currency-----	6,111.47	Savings deposits-----	14,909.61
National bank notes and other U. S. notes-----	32,561.00		
Total-----	947,751.89	Total-----	947,751.89

CITIZENS BANK AND TRUST COMPANY, CONCORD.

A. J. YORKE, President.

C. B. WAGONER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$123,805.89	Capital stock-----	\$ 30,000.00
Overdrafts-----	875.54	Surplus fund-----	
United States bonds-----		Undivided profits-----	2,767.62
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	12,000.00
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	4,467.58	Time certificates of deposit-----	40,717.95
All other real estate owned-----		Deposits subject to check-----	62,910.35
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	7,075.95	Due to banks and bankers-----	
Cash items-----	565.22	Cashier's checks outstanding-----	434.38
Gold coin-----	2,414.86	Certified checks-----	
Silver coin, including all minor coin currency-----	3,252.26		
National bank notes and other U. S. notes-----	6,373.00		
Total-----	148,830.30	Total-----	148,830.30

BANK OF COOLEEMEE, COOLEEMEE.

J. B. MASON, President.

J. H. L. RICE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$ 15,981.16	Capital stock-----	\$ 5,000.00
Overdrafts-----		Surplus fund-----	
United States bonds-----		Undivided profits-----	384.01
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	586.99	Time certificates of deposit-----	
All other real estate owned-----		Deposits subject to check-----	15,761.67
Demand loans-----	5,860.00	Demand certificates of deposit-----	14,277.55
Due from banks and bankers-----	3,952.58	Due to banks and bankers-----	
Cash items-----		Cashier's checks outstanding-----	256.75
Gold coin-----	10.00	Certified checks-----	
Silver coin, including all minor coin currency-----	974.25		
National bank notes and other U. S. notes-----	8,315.00		
Total-----	35,679.98	Total-----	35,679.98

BANK OF CORNELIUS, CORNELIUS.

F. C. SHERRILL, President.

J. T. BEARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 75,481.26	Capital stock	\$ 10,000.00
Overdrafts	473.36	Surplus fund	
United States bonds		Undivided profits	4,736.12
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	800.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	33,140.64
Demand loans		Demand certificates of deposit	38,507.99
Due from banks and bankers	5,218.15	Due to banks and bankers	
Cash items		Cashier's checks outstanding	255.53
Gold coin	505.00	Certified checks	
Silver coin, including all minor coin currency	902.51		
National bank notes and other U. S. notes	3,260.00		
Total	86,640.28	Total	86,640.28

BANK OF CREEDMOOR, CREEDMOOR.

D. P. WAGSTAFF, President.

W. R. FLEMING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 31,909.62	Capital stock	\$ 7,500.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	1,396.70
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	3,000.00
Banking house, furniture and fixtures	1,508.86	Time certificates of deposit	17,764.63
All other real estate owned		Deposits subject to check	23,374.48
Demand loans		Demand certificates of deposit	
Due from banks and bankers	12,124.06	Due to banks and bankers	
Cash items	470.23	Cashier's checks outstanding	260.23
Gold coin		Certified checks	
Silver coin, including all minor coin currency	865.27		
National bank notes and other U. S. notes	6,418.00		
Total	53,296.04	Total	53,296.04

CITIZENS BANK OF CREEDMOOR.

Z. E. LYON, President.

I. E. HARRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 34,503.47	Capital stock	\$ 7,500.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	1,044.22
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	3,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	700.00	Time certificates of deposit	24,285.13
All other real estate owned		Deposits subject to check	26,188.26
Demand loans	1,000.00	Demand certificates of deposit	
Due from banks and bankers	19,247.55	Due to banks and bankers	
Cash items		Cashier's checks outstanding	262.45
Gold coin		Certified checks	
Silver coin, including all minor coin currency	6,829.04		
National bank notes and other U. S. notes			
Total	62,280.06	Total	62,280.06

BANK OF DALLAS.

L. L. JENKINS, President.

M. A. CARPENTER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 61,528.67	Capital stock	\$ 10,000.00
Overdrafts	45.20	Surplus fund	
United States bonds		Undivided profits	2,239.11
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	5,000.00
Banking house, furniture and fixtures	6,000.00	Time certificates of deposit	31,471.37
All other real estate owned		Deposits subject to check	25,083.76
Demand loans	875.00	Demand certificates of deposit	
Due from banks and bankers	2,647.36	Due to banks and bankers	
Cash items		Cashier's checks outstanding	582.78
Gold coin	1,620.00	Certified checks	
Silver coin, including all minor coin currency	394.79	Cash over	15.00
National bank notes and other U. S. notes	1,381.00		
Total	74,392.02	Total	74,392.02

BANK OF STOKES COUNTY, DANBURY.

J. H. PRATHER, President.

N. E. PEPPER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 31,151.97	Capital stock	\$ 10,000.00
Overdrafts	26.45	Surplus fund	
United States bonds		Undivided profits	1,122.29
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	4,000.00
Banking house, furniture and fixtures	2,457.35	Time certificates of deposit	
All other real estate owned		Deposits subject to check	22,912.97
Demand loans		Demand certificates of deposit	17,994.40
Due from banks and bankers	17,535.09	Due to banks and bankers	79.43
Cash items	231.54	Cashier's checks outstanding	1,046.57
Gold coin	1,060.00	Certified checks	
Silver coin, including all minor coin currency	741.26		
National bank notes and other U. S. notes	3,952.00		
Total	57,155.66	Total	57,155.66

BANK OF DOVER.

G. V. RICHARDSON, President.

L. B. BYRD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 7,499.80	Capital stock	\$ 5,000.00
Overdrafts	172.72	Surplus fund	
United States bonds		Undivided profits	292.23
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,570.14	Time certificates of deposit	882.00
All other real estate owned		Deposits subject to check	6,904.14
Demand loans		Demand certificates of deposit	
Due from banks and bankers	2,476.42	Due to banks and bankers	
Cash items	2.55	Cashier's checks outstanding	
Gold coin	185.00	Certified checks	
Silver coin, including all minor coin currency	532.09	Accrued interest due depositors	6.75
National bank notes and other U. S. notes	343.00		
Expense inclusive	303.40		
Total	13,085.12	Total	13,085.12

BANK OF HARNETT, DUKE.**B. N. DUKE, President.****E. P. DAVIS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 44,251.75	Capital stock -----	\$ 10,000.00
Overdrafts -----	91.48	Surplus fund -----	
United States bonds -----		Undivided profits -----	2,801.19
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	512.50	Time certificates of deposit -----	17,988.56
All other real estate owned -----		Deposits subject to check -----	35,005.60
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	19,016.83	Due to banks and bankers -----	
Cash items -----	42.00	Cashier's checks outstanding -----	274.10
Gold coin -----	20.00	Certified checks -----	
Silver coin, including all minor coin -----		Accrued interest due depositors -----	145.31
currency -----	1,185.20		
National bank notes and other U. S. -----			
notes -----	1,095.00		
Total -----	66,214.76	Total -----	66,214.76

BANK OF CAPE FEAR, DUNN.**R. M. NELSON, President.****C. R. YOUNG, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 8,901.23	Capital stock -----	\$ 5,000.00
Overdrafts -----	490.26	Surplus fund -----	
United States bonds -----		Undivided profits -----	1,298.06
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	5,700.00	Notes and bills rediscounted -----	1,000.00
Premium on bonds -----		Bills payable -----	1,100.00
Banking house, furniture and fixtures -----	4,712.90	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	11,326.30
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	670.91	Due to banks and bankers -----	1,676.77
Cash items -----	144.79	Cashier's checks outstanding -----	54.69
Gold coin -----	165.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	575.73		
National bank notes and other U. S. -----			
notes -----	90.00		
Total -----	21,450.82	Total -----	21,450.82

FIDELITY BANK DURHAM.**B. N. DUKE, President.****J. F. WILY, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$709,924.63	Capital stock -----	\$ 100,000.00
Overdrafts -----	103.24	Surplus fund -----	200,000.00
United States bonds -----		Undivided profits -----	81,892.72
North Carolina State bonds -----		Dividends unpaid -----	605.00
All other stocks, bonds and mortgages -----	185,311.88	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	5,225.00	Time certificates of deposit -----	425,846.32
All other real estate owned -----		Deposits subject to check -----	591,760.33
Demand loans -----	411,737.95	Demand certificates of deposit -----	
Due from banks and bankers -----	108,804.61	Due to banks and bankers -----	80,823.24
Cash items -----	22,382.94	Cashier's checks outstanding -----	3,573.14
Gold coin -----	10,065.00	Certified checks -----	216.39
Silver coin, including all minor coin -----		Accrued interest due depositors -----	5,000.00
currency -----	7,281.89		
National bank notes and other U. S. -----			
notes -----	28,880.00		
Total -----	1,489,717.14	Total -----	1,489,717.14

HOME SAVINGS BANK, DURHAM.

GEORGE W. WATTS, President.

W. W. WHITTED, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$190,899.63	Capital stock	\$ 50,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	5,707.84
North Carolina State bonds		Dividends unpaid	35.50
All other stocks, bonds and mortgages	20,542.34	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,650.44	Time certificates of deposit	44,537.96
All other real estate owned		Deposits subject to check	13,625.42
Demand loans	30,401.04	Demand certificates of deposit	
Due from banks and bankers	12,471.03	Due to banks and bankers	
Cash items	244.30	Cashier's checks outstanding	49.22
Gold coin	12.50	Certified checks	
Silver coin, including all minor coin currency	426.67	Savings deposits	144,605.01
National bank notes and other U. S. notes	913.00		
Total	258,560.95	Total	258,560.95

MERCHANTS BANK, DURHAM.

C. C. THOMAS, President.

P. S. HUTCHINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$111,719.53	Capital stock	\$ 25,000.00
Overdrafts	188.45	Surplus fund	
United States bonds		Undivided profits	1,133.51
North Carolina State bonds		Dividends unpaid	30.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,080.45	Time certificates of deposit	25,624.90
All other real estate owned		Deposits subject to check	63,458.98
Demand loans	935.00	Demand certificates of deposit	20,206.40
Due from banks and bankers	17,663.86	Due to banks and bankers	
Cash items	975.39	Cashier's checks outstanding	998.85
Gold coin	205.00	Certified checks	
Silver coin, including all minor coin currency	967.00		
National bank notes and other U. S. notes	2,718.00		
Total	136,452.68	Total	136,452.68

PEOPLES BANK, EAST DURHAM.

G. E. SMITH, President.

L. D. KIRKLAND, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 22,826.97	Capital stock	\$ 10,000.00
Overdrafts	12.50	Surplus fund	
United States bonds		Undivided profits	563.32
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	2,500.00
Banking house, furniture and fixtures	835.79	Time certificates of deposit	
All other real estate owned		Deposits subject to check	14,190.66
Demand loans		Demand certificates of deposit	847.95
Due from banks and bankers	2,722.66	Due to banks and bankers	
Cash items	367.99	Cashier's checks outstanding	209.78
Gold coin	10.00	Certified checks	
Silver coin, including all minor coin currency	125.04		
National bank notes and other U. S. notes	801.00		
Expense account	609.76		
Total	28,311.71	Total	28,311.71

BANK OF EDENTON.

JULIEN WOOD, President.

W. A. LEGGETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 98,626.95	Capital stock -----	\$ 50,000.00
Overdrafts -----	1,740.50	Surplus fund -----	6,594.00
United States bonds -----		Undivided profits -----	
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	33,400.00	Notes and bills rediscounted -----	
Premium on bonds -----	325.00	Bills payable -----	10,000.00
Banking house, furniture and fixtures -----	4,246.90	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	130,617.07
Demand loans -----	24,650.00	Demand certificates of deposit -----	
Due from banks and bankers -----	27,632.28	Due to banks and bankers -----	6.23
Cash items -----	117.28	Cashier's checks outstanding -----	146.90
Gold coin -----	650.00	Certified checks -----	149.22
Silver coin, including all minor coin currency -----	741.51		
National bank notes and other U. S. notes -----	5,383.00		
Total -----	197,513.42	Total -----	197,513.42

CITIZENS BANK, EDENTON.

W. T. OLD, President.

C. H. WOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 77,765.67	Capital stock -----	\$ 25,000.00
Overdrafts -----	3,113.71	Surplus fund -----	
United States bonds -----		Undivided profits -----	2,444.09
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	10,000.00
Banking house, furniture and fixtures -----	8,887.98	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	69,823.38
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	9,975.65	Due to banks and bankers -----	
Cash items -----	826.20	Cashier's checks outstanding -----	36.87
Gold coin -----	120.00	Certified checks -----	
Silver coin, including all minor coin currency -----	2,187.13	Accrued interest due depositors -----	200.00
National bank notes and other U. S. notes -----	4,628.00		
Total -----	107,504.34	Total -----	107,504.34

CITIZENS BANK, ELIZABETH CITY.

O. McMULLAN, President.

M. R. GRIFFIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$206,151.47	Capital stock -----	\$ 25,000.00
Overdrafts -----	1,738.42	Surplus fund -----	20,000.00
United States bonds -----		Undivided profits -----	3,112.43
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	21,550.00	Notes and bills rediscounted -----	
Premium on bonds -----	500.00	Bills payable -----	
Banking house, furniture and fixtures -----	8,700.00	Time certificates of deposit -----	
All other real estate owned -----	1,400.00	Deposits subject to check -----	258,620.09
Demand loans -----	1,605.74	Demand certificates of deposit -----	
Due from banks and bankers -----	53,110.70	Due to banks and bankers -----	
Cash items -----	2,225.31	Cashier's checks outstanding -----	145.44
Gold coin -----	1,285.00	Certified checks -----	
Silver coin, including all minor coin currency -----	2,500.12	Reserve for interest -----	1,191.80
National bank notes and other U. S. notes -----	7,303.00		
Total -----	308,069.76	Total -----	308,069.76

SAVINGS BANK AND TRUST COMPANY, ELIZABETH CITY.

W. T. OLD, President.

H. G. KRAMER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$110,897.00	Capital stock-----	\$ 25,000.00
Overdrafts-----	.27	Surplus fund-----	
United States bonds-----		Undivided profits-----	4,124.12
North Carolina State bonds-----	3,000.00	Dividends unpaid-----	
All other stocks, bonds and mortgages-----	8,960.00	Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	3,000.00
Banking house, furniture and fixtures-----	2,000.00	Time certificates of deposit-----	4,387.43
All other real estate owned-----		Deposits subject to check-----	123,109.64
Demand loans-----	24,945.67	Demand certificates of deposit-----	
Due from banks and bankers-----	7,515.09	Due to banks and bankers-----	
Cash items-----	139.85	Cashier's checks outstanding-----	115.00
Gold coin-----	255.00	Certified checks-----	
Silver coin, including all minor coin currency-----	231.11	Accrued interest due depositors-----	1,000.00
National bank notes and other U. S. notes-----	967.00		
Accrued interest receivable-----	1,835.20		
Total-----	160,736.197	Total-----	160,736.19

BANK OF ELLENBORO.

D. B. HARRELL, President.

W. S. SIMMONS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$ 8,206.00	Capital stock-----	\$ 3,710.00
Overdrafts-----	89.63	Surplus fund-----	
United States bonds-----		Undivided profits-----	79.51
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	604.71	Time certificates of deposit-----	550.00
All other real estate owned-----		Deposits subject to check-----	8,215.19
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	1,566.79	Due to banks and bankers-----	
Cash items-----	162.00	Cashier's checks outstanding-----	75.00
Gold coin-----		Certified checks-----	
Silver coin, including all minor coin currency-----	629.57		
National bank notes and other U. S. notes-----	1,371.00		
Total-----	12,629.70	Total-----	12,629.70

ELM CITY BANK.

JOHN L. BAILEY, President.

E. O. MCGOWAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$ 41,062.86	Capital stock-----	\$ 10,000.00
Overdrafts-----	1,582.43	Surplus fund-----	
United States bonds-----		Undivided profits-----	6,202.72
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	2,513.13	Time certificates of deposit-----	14,938.13
All other real estate owned-----		Deposits subject to check-----	31,963.93
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	13,900.25	Due to banks and bankers-----	
Cash items-----		Cashier's checks outstanding-----	70.00
Gold coin-----		Certified checks-----	
Silver coin, including all minor coin currency-----	4,116.06		
National bank notes and other U. S. notes-----			
Total-----	63,174.78	Total-----	63,174.78

TOISNOT BANKING COMPANY, ELM CITY.

R. S. WELLS, President.

R. T. BARNHILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$118,548.85	Capital stock	\$ 20,000.00
Overdrafts	847.54	Surplus fund	
United States bonds		Undivided profits	2,037.66
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,675.00	Time certificates of deposit	50,761.11
All other real estate owned		Deposits subject to check	107,269.79
Demand loans		Demand certificates of deposit	
Due from banks and bankers	45,209.91	Due to banks and bankers	
Cash items	319.10	Cashier's checks outstanding	95.84
Gold coin	915.00	Certified checks	
Silver coin, including all minor coin currency	1,090.00		
National bank notes and other U. S. notes	9,549.00		
Total	180,154.40	Total	180,154.40

BANK OF ENFIELD.

G. B. CURTIS, President.

IVEY WATSON, Cashier.

RESOURCES.		LIABILITIES:	
Loans and discounts	\$113,982.45	Capital stock	\$ 10,000.00
Overdrafts	1,361.02	Surplus fund	10,000.00
United States bonds		Undivided profits	9,373.78
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	800.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	6,489.34	Time certificates of deposit	45,397.90
All other real estate owned		Deposits subject to check	79,745.95
Demand loans		Demand certificates of deposit	
Due from banks and bankers	24,551.55	Due to banks and bankers	
Cash items	476.98	Cashier's checks outstanding	382.93
Gold coin	780.00	Certified checks	
Silver coin, including all minor coin currency	2,187.22	Accrued interest	1,000.00
National bank notes and other U. S. notes	5,272.00		
Total	155,900.56	Total	155,900.56

COMMERCIAL AND FARMERS BANK, ENFIELD.

S. C. BELLAMY, President.

E. W. SIMPSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 73,510.54	Capital stock	\$ 10,000.00
Overdrafts	759.61	Surplus fund	
United States bonds		Undivided profits	887.03
North Carolina State bonds		Dividends unpaid	16.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	5,000.00
Banking house, furniture and fixtures	5,300.00	Time certificates of deposit	3,700.00
All other real estate owned		Deposits subject to check	74,437.87
Demand loans		Demand certificates of deposit	
Due from banks and bankers	10,427.78	Due to banks and bankers	
Cash items	303.20	Cashier's checks outstanding	411.40
Gold coin	222.50	Certified checks	
Silver coin, including all minor coin currency	394.67		
National bank notes and other U. S. notes	3,534.00		
Total	94,452.30	Total	94,452.30

BANK OF FAIR BLUFF.

J. E. DICK, President.

J. F. ROGERS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 21,694.11	Capital stock	\$ 10,000.00
Overdrafts	1,515.73	Surplus fund	
United States bonds		Undivided profits	735.28
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	4,883.20	Time certificates of deposit	3,896.20
All other real estate owned	300.00	Deposits subject to check	29,884.53
Demand loans		Demand certificates of deposit	
Due from banks and bankers	13,222.14	Due to banks and bankers	
Cash		Cashier's checks outstanding	43.04
Gold coin		Certified checks	
Silver coin, including all minor coin currency	2,943.87		
National bank notes and other U. S. notes			
Total	44,559.05	Total	44,559.05

BANK OF FAISON.

W. E. BORDEN.

M. McD. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 30,915.21	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	2,500.00
United States bonds		Undivided profits	237.60
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,650.00	Time certificates of deposit	9,919.13
All other real estate owned		Deposits subject to check	21,519.21
Demand loans		Demand certificates of deposit	
Due from banks and bankers	7,179.35	Due to banks and bankers	
Cash items		Cashier's checks outstanding	503.43
Gold coin	10.00	Certified checks	
Silver coin, including all minor coin currency	1,402.16	Accrued interest due depositors	229.45
National bank notes and other U. S. notes	1,752.00		
Total	44,908.72	Total	44,908.72

BANK OF FARMVILLE.

R. L. DAVIS, President.

J. R. DAVIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 28,556.71	Capital stock	\$ 10,000.00
Overdrafts	1,685.26	Surplus fund	1,000.00
United States bonds		Undivided profits	1,176.96
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,630.50	Time certificates of deposit	603.75
All other real estate owned		Deposits subject to check	66,723.29
Demand loans		Demand certificates of deposit	
Due from banks and bankers	35,938.72	Due to banks and bankers	
Cash items	146.95	Cashier's checks outstanding	46.69
Gold coin	470.00	Certified checks	
Silver coin, including all minor coin currency	709.55		
National bank notes and other U. S. notes	10,413.00		
Total	79,550.69	Total	79,550.69

BANK OF FAYETTEVILLE.

H. W. LILLY, President.

C. M. HUGHES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$442,331.26	Capital stock	\$ 100,000.00
Overdrafts	10,050.41	Surplus fund	50,000.00
United States bonds		Undivided profits	4,761.43
North Carolina State bonds		Dividends unpaid	195.00
All other stocks, bonds and mortgages	23,274.00	Notes and bills rediscounted	33,550.00
Premium on bonds	6,000.00	Bills payable	
Banking house, furniture and fixtures	6,001.00	Time certificates of deposit	
All other real estate owned	11,542.60	Deposits subject to check	488,132.86
Demand loans	25,265.00	Demand certificates of deposit	
Due from banks and bankers	90,056.82	Due to banks and bankers	
Cash items	5,776.41	Cashier's checks outstanding	431.56
Gold coin	4,110.00	Certified checks	
Silver coin, including all minor coin currency	5,986.40		
National bank notes and other U. S. notes	46,677.00		
Total	677,070.90	Total	677,070.90

FAYETTEVILLE SAVINGS AND TRUST COMPANY.

LEIGHTON HUSKE, President.

A. McKEITHAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 12,625.00	Capital stock	\$ 17,175.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	209.98
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	1,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	42.80	Time certificates of deposit	
All other real estate owned		Deposits subject to check	5,512.04
Demand loans		Demand certificates of deposit	
Due from banks and bankers	7,901.47	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	1,327.75		
National bank notes and other U. S. notes			
Total	22,897.02	Total	22,897.02

FOREST CITY BANK.

G. E. YOUNG, President.

J. S. BIGGERSTAFF, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 31,074.11	Capital stock	\$ 12,000.00
Overdrafts	606.74	Surplus fund	514.94
United States bonds		Undivided profits	1,101.20
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,500.00	Time certificates of deposit	3,847.05
All other real estate owned		Deposits subject to check	29,440.69
Demand loans		Demand certificates of deposit	
Due from banks and bankers	10,550.08	Due to banks and bankers	
Cash items		Cashier's checks outstanding	903.57
Gold coin	180.00	Certified checks	
Silver coin, including all minor coin currency	695.52		
National bank notes and other U. S. notes	2,201.00		
Total	47,807.45	Total	47,807.45

BANK OF FRANKLIN.

F. S. JOHNSTON, President.

J. G. SILER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 45,326.39	Capital stock	\$ 10,000.00
Overdrafts	135.96	Surplus fund	3,000.00
United States bonds		Undivided profits	4,301.59
North Carolina State bonds	1,000.00	Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds	25.00	Bills payable	
Banking house, furniture and fixtures	1,828.52	Time certificates of deposit	
All other real estate owned		Deposits subject to check	78,171.53
Demand loans		Demand certificates of deposit	
Due from banks and bankers	39,827.80	Due to banks and bankers	
Cash items	5,055.00	Cashier's checks outstanding	1,523.73
Gold coin	805.00	Certified checks	
Silver coin, including all minor coin currency	481.18		
National bank notes and other U. S. notes	2,512.00		
Total	96,996.85	Total	96,996.85

CITIZENS BANK, FRANKLINTON.

C. S. WILLIAMS, President.

W. F. JOYNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 59,801.14	Capital stock	\$ 15,000.00
Overdrafts	1,287.46	Surplus fund	
United States bonds		Undivided profits	1,986.44
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,243.64	Time certificates of deposit	
All other real estate owned		Deposits subject to check	56,366.47
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,524.06	Due to banks and bankers	
Cash items	200.80	Cashier's checks outstanding	1,032.23
Gold coin	220.00	Certified checks	
Silver coin, including all minor coin currency	685.04		
National bank notes and other U. S. notes	4,423.00		
Total	74,385.14	Total	74,385.14

BANK OF FREMONT.

J. T. HOOKS, President.

CUTLAR LEE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 59,667.73	Capital stock	\$ 12,500.00
Overdrafts	1,249.67	Surplus fund	
United States bonds		Undivided profits	4,772.59
North Carolina State bonds		Dividends unpaid	8.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	10,000.00
Banking house, furniture and fixtures	4,018.30	Time certificates of deposit	21,553.86
All other real estate owned	1,987.05	Deposits subject to check	60,102.10
Demand loans	5,879.65	Demand certificates of deposit	16,540.66
Due from banks and bankers	41,183.81	Due to banks and bankers	
Cash items		Cashier's checks outstanding	286.16
Gold coin		Certified checks	
Silver coin, including all minor coin currency	11,777.16		
National bank notes and other U. S. notes			
Total	125,763.37	Total	125,763.37

GASTON LOAN AND TRUST COMPANY, GASTONIA.**L. L. JENKINS, President.****E. G. McLURD, Treasurer.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 73,067.61	Capital stock -----	\$ 15,000.00
Overdrafts -----	77.22	Surplus fund -----	1,500.00
United States bonds -----		Undivided profits -----	1,044.02
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	6,000.00
Premium on bonds -----		Bills payable -----	5,000.00
Banking house, furniture and fixtures -----	3,800.00	Time certificates of deposit -----	20,671.49
All other real estate owned -----		Deposits subject to check -----	36,811.88
Demand loans -----	687.00	Demand certificates of deposit -----	857.03
Due from banks and bankers -----	6,898.22	Due to banks and bankers -----	
Cash items -----	857.03	Cashier's checks outstanding -----	310.11
Gold coin -----	330.00	Certified checks -----	
Silver coin, including all minor coin -----		Trust deposits -----	565.70
currency -----	479.79		
National bank notes and other U. S. -----			
notes -----	988.00		
Insurance department -----	630.31		
Total -----	87,760.18	Total -----	87,760.18

BANK OF GATES, GATESVILLE.**L. L. SMITH, President.****R. R. TAYLOR, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 43,622.67	Capital stock -----	\$ 10,000.00
Overdrafts -----	109.14	Surplus fund -----	
United States bonds -----		Undivided profits -----	2,299.99
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	3,875.44	Time certificates of deposit -----	22,434.42
All other real estate owned -----		Deposits subject to check -----	28,869.45
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	11,966.87	Due to banks and bankers -----	
Cash items -----	125.00	Cashier's checks outstanding -----	5.74
Gold coin -----	260.00	Certified checks -----	181.00
Silver coin, including all minor coin -----		Accrued interest due depositors -----	410.00
currency -----	467.48		
National bank notes and other U. S. -----			
notes -----	3,773.00		
Total -----	64,200.60	Total -----	64,200.60

BANK OF GIBSON.**W. T. PATE, President.****L. M. BLUE, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discount -----	\$ 49,792.40	Capital stock -----	\$ 15,000.00
Overdrafts -----	14.37	Surplus fund -----	1,000.00
United States bonds -----		Undivided profits -----	1,457.33
North Carolina State bonds -----		Dividends unpaid -----	16.00
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	1,297.14	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	64,641.73
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	27,149.31	Due to banks and bankers -----	
Cash items -----		Cashier's checks outstanding -----	153.40
Gold coin -----	300.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	1,347.24		
National bank notes and other U. S. -----			
notes -----	2,368.00		
Total -----	82,268.46	Total -----	82,268.46

BANK OF WAYNE, GOLDSBORO.

E. B. BORDEN, President.

W. E. BORDEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$476,462.01	Capital stock -----	\$ 125,000.00
Overdrafts -----	7,268.00	Surplus fund -----	75,000.00
United States bonds -----		Undivided profits -----	36,742.00
North Carolina State bonds -----		Dividends unpaid -----	40.00
All other stocks, bonds and mortgages -----	15,000.00	Notes and bills rediscounted -----	
Premium on bonds -----	400.00	Bills payable -----	
Banking house, furniture and fixtures -----	15,000.00	Time certificates of deposit -----	266,947.65
All other real estate owned -----		Deposits subject to check -----	270,304.09
Demand loans -----	30,154.01	Demand certificates of deposit -----	1,090.02
Due from banks and bankers -----	211,221.97	Due to banks and bankers -----	27,743.58
Cash items -----		Cashier's checks outstanding -----	5,027.40
Gold coin -----	135.00	Certified checks -----	
Silver coin, including all minor coin currency -----	7,810.75		
National bank notes and other U. S. notes -----	44,443.00		
Total -----	807,894.74	Total -----	807,894.74

GOLDSBORO SAVINGS AND TRUST COMPANY.

G. A. NORWOOD, JR., President.

H. C. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$160,165.79	Capital stock -----	\$ 15,000.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	6,206.10
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----		Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	156,107.84
Demand loans -----		Demand certificates of deposit -----	5,595.00
Due from banks and bankers -----	20,498.20	Due to banks and bankers -----	
Cash items -----	2,244.95	Cashier's checks outstanding -----	
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----			
National bank notes and other U. S. notes -----			
Total -----	182,908.94	Total -----	182,908.94

BANK OF ALAMANCE, GRAHAM.

E. M. ARMFIELD, President.

CHARLES A. SCOTT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 84,304.00	Capital stock -----	\$ 25,000.00
Overdrafts -----	4,407.64	Surplus fund -----	5,000.00
United States bonds -----		Undivided profits -----	4,795.35
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	12,500.00
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	4,883.73	Time certificates of deposit -----	11,928.40
All other real estate owned -----		Deposits subject to check -----	52,202.53
Demand loans -----	2,700.00	Demand certificates of deposit -----	
Due from banks and bankers -----	8,277.35	Due to banks and bankers -----	
Cash items -----	2,129.75	Cashier's checks outstanding -----	343.81
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----	5,067.62		
National bank notes and other U. S. notes -----			
Total -----	111,770.09	Total -----	111,770.09

CITIZENS BANK OF GRAHAM.

J. A. LONG, President.

C. C. THOMPSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 25,918.55	Capital stock	\$ 10,000.00
Overdrafts	363.89	Surplus fund	
United States bonds		Undivided profits	913.74
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	2,800.00
Banking house, furniture and fixtures	923.54	Time certificates of deposit	6,390.23
All other real estate owned		Deposits subject to check	9,691.97
Demand loans		Demand certificates of deposit	263.55
Due from banks and bankers	85.53	Due to banks and bankers	209.09
Cash items		Cashier's checks outstanding	
Gold coin	470.00	Certified checks	
Silver coin, including all minor coin currency	1,247.07		
National bank notes and other U. S. notes	1,260.00		
Total	30,268.58	Total	30,268.58

GREENSBORO LOAN AND TRUST COMPANY.

J. W. FRY, President.

W. E. ALLEN, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$983,173.51	Capital stock	\$ 100,000.00
Overdrafts	274.16	Surplus fund	22,000.00
United States bonds		Undivided profits	14,398.86
North Carolina State bonds	10,000.00	Dividends unpaid	
All other stocks, bonds and mortgages	1,600.00	Notes and bills rediscounted	72,000.00
Premium on bonds	200.00	Bills payable	
Banking house, furniture and fixtures	37,179.17	Time certificates of deposit	
All other real estate owned		Deposits subject to check	937,740.08
Demand loans	80,422.05	Demand certificates of deposit	72,795.22
Due from banks and bankers	130,956.71	Due to banks and bankers	84,600.83
Cash items	26,548.27	Cashier's checks outstanding	1,130.62
Gold coin	17,168.00	Certified checks	35.00
Silver coin, including all minor coin currency	3,820.79	Accrued interest due depositors	5,473.05
National bank notes and other U. S. notes	18,826.00		
Total	1,310,168.66	Total	1,310,168.66

SOUTHERN LIFE AND TRUST COMPANY, GREENSBORO.

E. P. WHARTON, President.

R. G. VAUGHN, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$511,275.23	Capital stock	\$ 200,000.00
Overdrafts	2,171.05	Surplus fund	100,000.00
United States bonds		Undivided profits	6,399.73
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	195,578.25	Notes and bills rediscounted	15,765.10
Premium on bonds		Bills payable	65,000.00
Banking house, furniture and fixtures	77,895.63	Time certificates of deposit	
All other real estate owned		Deposits subject to check	519,993.49
Demand loans	103,266.18	Demand certificates of deposit	32,897.43
Due from banks and bankers	141,503.54	Due to banks and bankers	168,953.17
Cash items	38,734.48	Cashier's checks outstanding	2,722.80
Gold coin	7,500.00	Certified checks	27.50
Silver coin, including all minor coin currency	5,719.86		
National bank notes and other U. S. notes	28,115.00		
Total	1,111,759.22	Total	1,111,759.22

BANK OF GREENVILLE.

R. L. DAVIS, President.

JAMES L. LITTLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$156,128.54	Capital stock -----	\$ 25,000.00
Overdrafts -----	3,260.30	Surplus fund -----	25,000.00
United States bonds -----		Undivided profits -----	13,330.96
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	2,400.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	7,972.32	Time certificates of deposit -----	12,085.93
All other real estate owned -----		Deposits subject to check -----	179,163.33
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	47,833.25	Due to banks and bankers -----	
Cash items -----	3,246.04	Cashier's checks outstanding -----	3,563.99
Gold coin -----	2,419.50	Certified checks -----	
Silver coin, including all minor coin currency -----	1,853.26		
National bank notes and other U. S. notes -----	33,031.00		
Total -----	258,144.21	Total -----	258,144.21

THE GREENVILLE BANKING AND TRUST COMPANY.

R. J. COBB, President.

C. S. CARR, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$159,087.16	Capital stock -----	\$ 25,000.00
Overdrafts -----	5,669.96	Surplus fund -----	12,500.00
United States bonds -----		Undivided profits -----	3,887.85
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	1,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	20,000.00
Banking house, furniture and fixtures -----	2,658.59	Time certificates of deposit -----	19,442.94
All other real estate owned -----		Deposits subject to check -----	120,742.76
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	25,273.09	Due to banks and bankers -----	520.00
Cash items -----	601.48	Cashier's checks outstanding -----	449.48
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----	249.75		
National bank notes and other U. S. notes -----	8,003.00		
Total -----	202,543.03	Total -----	202,543.03

BANK OF HALIFAX.

W. H. S. BURGWIN, President.

F. H. GREGORY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 1,413.84	Capital stock -----	\$ 3,850.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	1.34
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	325.00	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	6,657.74
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	7,973.31	Due to banks and bankers -----	50.43
Cash items -----	25.00	Cashier's checks outstanding -----	
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----	75.36		
National bank notes and other U. S. notes -----	747.00		
Total -----	10,559.51	Total -----	10,559.51

BANK OF HAMLET.

E. A. LACKEY, President.

J. L. BISHOP, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 52,268.24	Capital stock	\$ 6,500.00
Overdrafts	790.69	Surplus fund	
United States bonds		Undivided profits	5,591.07
North Carolina State bonds		Dividends unpaid	56.25
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,075.45	Time certificates of deposit	
All other real estate owned		Deposits subject to check	85,204.49
Demand loans		Demand certificates of deposit	
Due from banks and bankers	38,440.10	Due to banks and bankers	
Cash items	3,369.41	Cashier's checks outstanding	3,854.92
Gold coin	750.00	Certified checks	261.19
Silver coin, including all minor coin currency	723.08		
National bank notes and other U. S. notes	2,051.00		
Total	101,467.92	Total	101,467.92

GRANITE SAVINGS AND TRUST COMPANY, HAW RIVER.

B. S. ROBERTSON, President.

J. A. LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 48,981.26	Capital stock	\$ 5,000.00
Overdrafts	117.03	Surplus fund	1,400.00
United States bonds		Undivided profits	1,695.77
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	5,000.00
Banking house, furniture and fixtures	615.49	Time certificates of deposit	9,097.62
All other real estate owned		Deposits subject to check	28,605.77
Demand loans		Demand certificates of deposit	
Due from banks and bankers	875.44	Due to banks and bankers	2,237.77
Cash items	269.59	Cashier's checks outstanding	68.05
Gold coin		Certified checks	
Silver coin, including all minor coin currency	1,514.17		
National bank notes and other U. S. notes	732.00		
Total	53,104.98	Total	53,104.98

CITIZENS BANK, HENDERSON.

J. B. OWEN, President.

W. A. HUNT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$484,118.46	Capital stock	\$ 100,000.00
Overdrafts	4,618.93	Surplus fund	35,000.00
United States bonds		Undivided profits	10,010.94
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	28,500.00	Notes and bills rediscounted	40,500.00
Premium on bonds	961.25	Bills payable	
Banking house, furniture and fixtures	10,732.73	Time certificates of deposit	35,008.33
All other real estate owned		Deposits subject to check	229,389.20
Demand loans		Demand certificates of deposit	
Due from banks and bankers	88,707.24	Due to banks and bankers	4,920.52
Cash items	4,645.11	Cashier's checks outstanding	196.04
Gold coin	800.00	Certified checks	96.00
Silver coin, including all minor coin currency	1,523.33	Savings deposits	190,704.04
National bank notes and other U. S. notes	19,698.00		
Insurance department	1,520.02		
Total	645,825.07	Total	645,825.07

BANK OF HENDERSONVILLE.**A. CANNON, President.****J. A. MADDREY, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$136,757.66	Capital stock	\$ 27,000.00
Overdrafts	351.97	Surplus fund	3,000.00
United States bonds		Undivided profits	179.60
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,000.00	Time certificates of deposit	44,941.03
All other real estate owned		Deposits subject to check	106,034.07
Demand loans	5,908.75	Demand certificates of deposit	
Due from banks and bankers	22,325.18	Due to banks and bankers	2,481.23
Cash items	712.15	Cashier's checks outstanding	334.58
Gold coin	1,745.00	Certified checks	13.27
Silver coin, including all minor coin currency	1,756.07		
National bank notes and other U. S. notes	11,427.00		
Total	183,983.78	Total	183,983.78

COMMERCIAL BANK, HENDERSONVILLE.**W. J. DAVIS, President.****H. G. MORRIS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$122,109.79	Capital stock	\$ 20,000.00
Overdrafts	468.81	Surplus fund	2,140.00
United States bonds		Undivided profits	4,549.33
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	7,797.43
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	7,065.69	Time certificates of deposit	44,966.62
All other real estate owned		Deposits subject to check	63,477.03
Demand loans	2,229.12	Demand certificates of deposit	
Due from banks and bankers	11,036.37	Due to banks and bankers	6,522.48
Cash items		Cashier's checks outstanding	3,101.08
Gold coin	1,500.00	Certified checks	
Silver coin, including all minor coin currency	2,817.19		
National bank notes and other U. S. notes	5,337.00		
Total	152,553.97	Total	152,553.97

HERTFORD BANKING COMPANY.**W. S. BLANCHARD, President.****L. W. NORMAN, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 76,628.86	Capital stock	\$ 15,000.00
Overdrafts		Surplus fund	7,500.00
United States bonds		Undivided profits	2,117.79
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	10,700.00	Time certificates of deposit	24,318.00
All other real estate owned		Deposits subject to check	63,656.50
Demand loans		Demand certificates of deposit	
Due from banks and bankers	18,075.90	Due to banks and bankers	
Cash items	1,366.46	Cashier's checks outstanding	250.93
Gold coin	225.00	Certified checks	
Silver coin, including all minor coin currency	385.00		
National bank notes and other U. S. notes	5,462.00		
Total	112,843.22	Total	112,843.22

HICKORY BANKING AND TRUST COMPANY.**J. F. ABERNETHY, President.****J. W. BLACKWELDER, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$112,657.44	Capital stock	\$ 35,000.00
Overdrafts	1,405.61	Surplus fund	
United States bonds		Undivided profits	3,498.38
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	5,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	7,992.11	Time certificates of deposit	
All other real estate owned		Deposits subject to check	60,000.00
Demand loans	2,500.00	Demand certificates of deposit	36,897.80
Due from banks and bankers	8,916.30	Due to banks and bankers	
Cash items	945.32	Cashier's checks outstanding	795.61
Gold coin	1,210.00	Certified checks	145.68
Silver coin, including all minor coin			
currency	2,361.69		
National bank notes and other U. S. notes	3,349.00		
Total	141,337.47	Total	141,337.47

HIGH POINT SAVINGS AND TRUST COMPANY.**S. H. HILLIARD, President.****E. L. RAGAN, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discount	\$ 99,195.29	Capital stock	\$ 25,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	3,723.81
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	991.32	Time certificates of deposit	
All other real estate owned		Deposits subject to check	81,743.60
Demand loans		Demand certificates of deposit	
Due from banks and bankers	9,322.55	Due to banks and bankers	
Cash items	176.15	Cashier's checks outstanding	
Gold coin	118.50	Certified checks	
Silver coin, including all minor coin			
currency	153.60		
National bank notes and other U. S. notes	510.00		
Total	110,467.41	Total	110,467.41

BANK OF ORANGE, HILLSBORO.**J. S. SPURGEON, President.****P. C. COLLINS, Cashier.**

RESOURCES.		* LIABILITIES.	
Loans and discounts	\$ 44,285.00	Capital stock	\$ 5,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	2,354.39
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	903.43	Time certificates of deposit	22,443.93
All other real estate owned		Deposits subject to check	28,994.77
Demand loans	1,500.00	Demand certificates of deposit	
Due from banks and bankers	7,327.08	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	360.00	Certified checks	
Silver coin, including all minor coin			
currency	840.58		
National bank notes and other U. S. notes	3,577.00		
Total	58,793.09	Total	58,793.09

BANK OF HOPE MILLS.

H. W. LILLY, President.

C. W. SEATE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 7,974.96	Capital stock -----	\$ 5,000.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	872.45
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	2,914.72	Time certificates of deposit -----	
All other real estate owned -----	180.50	Deposits subject to check -----	11,771.34
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	3,944.42	Due to banks and bankers -----	
Cash items -----		Cashier's checks outstanding -----	
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----	695.70		
National bank notes and other U. S. notes -----	1,190.00		
Expense -----	743.49		
Total -----	17,643.79	Total -----	17,643.79

BANK OF HOT SPRINGS.

J. C. RUMBROUGH, President.

G. E. NAFF, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 19,615.86	Capital stock -----	\$ 10,000.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	401.67
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	550.10	Time certificates of deposit -----	5,094.87
All other real estate owned -----		Deposits subject to check -----	15,297.68
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	8,205.38	Due to banks and bankers -----	
Cash items -----	502.43	Cashier's checks outstanding -----	
Gold coin -----	300.00	Certified checks -----	
Silver coin, including all minor coin currency -----	438.45		
National bank notes and other U. S. notes -----	1,182.00		
Total -----	30,794.22	Total -----	30,794.22

BANK OF NORTHAMPTON, JACKSON.

J. T. FLYTHE, President.

E. J. GAY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 36,355.03	Capital stock -----	\$ 5,000.00
Overdrafts -----		Surplus fund -----	1,185.73
United States bonds -----		Undivided profits -----	259.07
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	777.03	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	47,902.09
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	14,087.60	Due to banks and bankers -----	
Cash items -----	990.25	Cashier's checks outstanding -----	165.00
Gold coin -----	205.00	Certified checks -----	
Silver coin, including all minor coin currency -----	510.03		
National bank notes and other U. S. notes -----	1,587.00		
Total -----	54,511.94	Total -----	54,511.94

BANK OF ONSLOW, JACKSONVILLE.

J. W. BURTON, President.

N. S. COCKRAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 22,041.01	Capital stock	\$ 8,000.00
Overdrafts	182.82	Surplus fund	
United States bonds		Undivided profits	633.47
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,000.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	27,324.06
Demand loans		Demand certificates of deposit	
Due from banks and bankers	8,302.47	Due to banks and bankers	
Cash items	204.33	Cashier's checks outstanding	302.62
Gold coin	400.75	Certified checks	
Silver coin, including all minor coin currency	833.77		
National bank notes and other U. S. notes	2,295.00		
Total	36,260.15	Total	36,260.15

BANK OF ASHE, JEFFERSON.

J. E. FINLEY, President.

W. H. WORTH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 60,312.25	Capital stock	\$ 15,000.00
Overdrafts	881.20	Surplus fund	1,500.00
United States bonds		Undivided profits	823.61
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	498.73	Time certificates of deposit	6,387.32
All other real estate owned		Deposits subject to check	65,657.93
Demand loans		Demand certificates of deposit	
Due from banks and bankers	24,117.86	Due to banks and bankers	
Cash items	1,265.42	Cashier's checks outstanding	1,621.88
Gold coin	540.00	Certified checks	
Silver coin, including all minor coin currency	346.78		
National bank notes and other U. S. notes	3,028.00		
Total	90,990.24	Total	90,990.24

BANK OF JONESBORO.

J. L. GODFREY, President.

A. W. HUNTLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 34,513.84	Capital stock	\$ 6,000.00
Overdrafts	493.48	Surplus fund	500.00
United States bonds		Undivided profits	1,760.82
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,050.00	Time certificates of deposit	8,526.71
All other real estate owned		Deposits subject to check	42,413.77
Demand loans	9,150.00	Demand certificates of deposit	
Due from banks and bankers	6,547.47	Due to banks and bankers	
Cash items	1,119.00	Cashier's checks outstanding	347.78
Gold coin	25.00	Certified checks	
Silver coin, including all minor coin currency	850.29		
National bank notes and other U. S. notes	4,800.00		
Total	59,549.08	Total	59,549.08

BANK OF KENLY.

T. W. TILGHMAN, President.

R. H. ALFORD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 20,778.94	Capital stock	\$ 10,000.00
Overdrafts	3,907.94	Surplus fund	
United States bonds		Undivided profits	818.48
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	700.00	Time certificates of deposit	3,000.00
All other real estate owned		Deposits subject to check	22,561.31
Demand loans		Demand certificates of deposit	
Due from banks and bankers	8,237.11	Due to banks and bankers	
Cash items	85.00	Cashier's checks outstanding	92.42
Gold coin	450.00	Certified checks	
Silver coin, including all minor coin currency	153.16		
National bank notes and other U. S. notes	2,161.00		
Total	36,472.21	Total	36,472.21

BANK OF KERNERSVILLE.

W. H. MENDENHALL, President.

G. V. FULP, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 45,522.41	Capital stock	\$ 7,500.00
Overdrafts	226.30	Surplus fund	
United States bonds		Undivided profits	2,322.36
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	988.36	Time certificates of deposit	38,803.71
All other real estate owned		Deposits subject to check	27,151.08
Demand loans	6,225.00	Demand certificates of deposit	
Due from banks and bankers	19,521.86	Due to banks and bankers	864.97
Cash items	44.87	Cashier's checks outstanding	125.68
Gold coin	960.00	Certified checks	
Silver coin, including all minor coin currency	943.95		
National bank notes and other U. S. notes	2,335.00		
Total	76,767.75	Total	76,767.75

FORSYTH BANK AND TRUST COMPANY, KERNERSVILLE.

J. VAN LINDLEY, President.

J. M. GUYER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 9,705.43	Capital stock	\$ 6,550.00
Overdrafts	1.97	Surplus fund	
United States bonds		Undivided profits	
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	250.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	4,326.99
Demand loans		Demand certificates of deposit	1,919.95
Due from banks and bankers	1,147.25	Due to banks and bankers	1,000.00
Cash items		Cashier's checks outstanding	47.00
Gold coin	855.00	Certified checks	
Silver coin, including all minor coin currency	439.67		
National bank notes and other U. S. notes	1,160.00		
Expense less profits	284.62		
Total	13,843.94	Total	13,843.94

KINGS MOUNTAIN BANK.

F. DILLING, President.

W. S. DILLING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 41,855.90	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	2,350.00
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	13,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	300.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	38,990.27
Demand loans	3,700.00	Demand certificates of deposit	7,850.00
Due from banks and bankers	25,325.89	Due to banks and bankers	
Cash items		Cashier's checks outstanding	1,102.72
Gold coin		Certified checks	
Silver coin, including all minor coin currency	361.20		
National bank notes and other U. S. notes	1,750.00		
Total	73,292.99	Total	73,292.99

BANK OF KINSTON, KINSTON.

E. F. COX, President.

R. C. STRONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$254,565.23	Capital stock	\$ 50,000.00
Overdrafts	1,805.43	Surplus fund	
United States bonds		Undivided profits	47,969.87
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	1,100.00	Notes and bills rediscounted	2,500.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,767.94	Time certificates of deposit	
All other real estate owned		Deposits subject to check	240,610.07
Demand loans		Demand certificates of deposit	34,972.62
Due from banks and bankers	96,113.60	Due to banks and bankers	17,141.66
Cash items	8,105.66	Cashier's checks outstanding	3,309.67
Gold coin	1,500.00	Certified checks	
Silver coin, including all minor coin currency	12,590.03		
National bank notes and other U. S. notes	14,956.00		
Total	396,503.89	Total	396,503.89

CITIZENS BANK, KINSTON.

N. J. ROUSE, President.

C. F. HARVEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$253,843.28	Capital stock	\$ 50,000.00
Overdrafts	6,218.37	Surplus fund	7,500.00
United States bonds		Undivided profits	20,498.20
North Carolina State bonds		Dividends unpaid	8.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	17,740.65	Time certificates of deposit	
All other real estate owned		Deposits subject to check	232,410.43
Demand loans		Demand certificates of deposit	84,329.63
Due from banks and bankers	88,188.80	Due to banks and bankers	762.06
Cash items	1,399.22	Cashier's checks outstanding	741.08
Gold coin	1,840.00	Certified checks	
Silver coin, including all minor coin currency	5,285.08		
National bank notes and other U. S. notes	21,734.00		
Total	396,249.40	Total	396,249.40

BANK OF LA GRANGE, LA GRANGE.

G. A. NORWOOD, JR., President.

J. D. WALTERS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 24,924.35	Capital stock	\$ 10,000.00
Overdrafts	3,091.34	Surplus fund	
United States bonds		Undivided profits	1,652.94
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	605.87	Time certificates of deposit	13,645.00
All other real estate owned		Deposits subject to check	28,563.88
Demand loans	5,000.00	Demand certificates of deposit	
Due from banks and bankers	15,880.53	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	5.00	Certified checks	
Silver coin, including all minor coin currency	506.73		
National bank notes and other U. S. notes	3,848.00		
Total	53,861.82	Total	53,861.82

ROUSE BANKING COMPANY, LA GRANGE.

N. J. ROUSE, President.

T. R. ROUSE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 30,060.10	Capital stock	\$ 15,000.00
Overdrafts	2,686.03	Surplus fund	1,287.18
United States bonds		Undivided profits	928.46
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,095.00	Time certificates of deposit	7,734.00
All other real estate owned		Deposits subject to check	43,914.09
Demand loans		Demand certificates of deposit	
Due from banks and bankers	32,562.98	Due to banks and bankers	
Cash items	29.00	Cashier's checks outstanding	899.21
Gold coin	595.00	Certified checks	
Silver coin, including all minor coin currency	963.83		
National bank notes and other U. S. notes	1,771.00		
Total	69,762.94	Total	69,762.94

SCOTLAND COUNTY SAVINGS BANK, LAURINBURG.

A. L. JAMES, President.

HINTON JAMES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$154,005.59	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	3,452.54
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	8,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures		Time certificates of deposit	
All other real estate owned		Deposits subject to check	161,013.32
Demand loans		Demand certificates of deposit	
Due from banks and bankers	12,960.27	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency		Accrued interest due depositors	500.00
National bank notes and other U. S. notes			
Total	174,965.86	Total	174,965.86

BANK OF LEAKSVILLE, LEAKSVILLE.

D. F. KING, President.

A. T. HOPPER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$155,552.42	Capital stock	\$ 30,000.00
Overdrafts	782.42	Surplus fund	
United States bonds		Undivided profits	5,181.45
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	885.00	Time certificates of deposit	94,125.77
All other real estate owned		Deposits subject to check	78,241.52
Demand loans		Demand certificates of deposit	
Due from banks and bankers	47,662.87	Due to banks and bankers	8,650.24
Cash items		Cashier's checks outstanding	223.93
Gold coin	341.00	Certified checks	178.96
Silver coin, including all minor coin		Accrued interest due depositors	2,085.17
currency	2,659.33		
National bank notes and other U. S. notes	10,804.00		
Total	218,687.04	Total	218,687.04

BANK OF LENOIR, LENOIR.

G. W. F. HARPER, President.

J. H. BEALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$185,880.76	Capital stock	\$ 10,000.00
Overdrafts	305.96	Surplus fund	
United States bonds		Undivided profits	22,759.14
North Carolina State bonds	4,500.00	Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds	270.00	Bills payable	
Banking house, furniture and fixtures	3,215.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	174,216.59
Demand loans		Demand certificates of deposit	32,340.26
Due from banks and bankers	31,484.83	Due to banks and bankers	1,634.80
Cash items		Cashier's checks outstanding	
Gold coin	2,860.00	Certified checks	
Silver coin, including all minor coin		Accrued interest due depositors	500.00
currency	1,234.24		
National bank notes and other U. S. notes	11,700.00		
Total	241,450.79	Total	241,450.79

COMMERCIAL BANK, LENOIR.

T. J. LUTZ, President.

O. P. LUTZ, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 87,421.67	Capital stock	\$ 10,000.00
Overdrafts	734.85	Surplus fund	
United States bonds	12,500.00	Undivided profits	1,349.43
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds	593.75	Bills payable	7,500.00
Banking house, furniture and fixtures	4,450.00	Time certificates of deposit	28,603.99
All other real estate owned		Deposits subject to check	86,979.53
Demand loans	500.00	Demand certificates of deposit	
Due from banks and bankers	24,550.61	Due to banks and bankers	
Cash items		Cashier's checks outstanding	2,515.34
Gold coin	300.00	Certified checks	
Silver coin, including all minor coin			
currency	2,897.41		
National bank notes and other U. S. notes	3,000.00		
Total	136,948.29	Total	136,948.29

BANK OF LEXINGTON, LEXINGTON.

G. W. MONTCASTLE, President.

W. H. MENDENHALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$322,701.70	Capital stock	\$ 50,000.00
Overdrafts	5,313.41	Surplus fund	
United States bonds		Undivided profits	19,662.91
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	5,650.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	4,250.00
Banking house, furniture and fixtures	3,586.72	Time certificates of deposit	
All other real estate owned		Deposits subject to check	138,352.82
Demand loans		Demand certificates of deposit	157,963.38
Due from banks and bankers	30,703.25	Due to banks and bankers	14,242.71
Cash items	9,037.12	Cashier's checks outstanding	
Gold coin	927.50	Certified checks	
Silver coin, including all minor coin currency	1,308.12		
National bank notes and other U. S. notes	5,144.00		
Total	384,371.82	Total	384,371.82

BANK OF LIBERTY, LIBERTY.

L. H. BATTLE, President.

W. H. GRIFFIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 43,359.86	Capital stock	\$ 5,000.00
Overdrafts	292.57	Surplus fund	1,000.00
United States bonds		Undivided profits	2,518.22
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	750.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,443.39	Time certificates of deposit	
All other real estate owned		Deposits subject to check	54,496.15
Demand loans		Demand certificates of deposit	
Due from banks and bankers	13,579.99	Due to banks and bankers	
Cash items	33.50	Cashier's checks outstanding	264.93
Gold coin	1,015.00	Certified checks	
Silver coin, including all minor coin currency	687.99		
National bank notes and other U. S. notes	1,117.00		
Total	63,279.30	Total	63,279.30

BANK OF LILLINGTON, LILLINGTON.

N. A. SMITH, President.

H. T. SPEARS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 9,285.46	Capital stock	\$ 6,800.00
Overdrafts	652.02	Surplus fund	
United States bonds		Undivided profits	142.00
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,826.64	Time certificates of deposit	
All other real estate owned		Deposits subject to check	19,393.22
Demand loans	115.02	Demand certificates of deposit	
Due from banks and bankers	8,194.37	Due to banks and bankers	69.83
Cash items	2,127.54	Cashier's checks outstanding	
Gold coin	530.00	Certified checks	
Silver coin, including all minor coin currency	262.00		
National bank notes and other U. S. notes	2,412.00		
Total	26,405.05	Total	26,405.05

BANK OF LITTLETON, LITTLETON.

J. H. HARRISON, President.

H. F. BONNEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 74,218.32	Capital stock	\$ 10,000.00
Overdrafts	1,178.27	Surplus fund	5,132.69
United States bonds		Undivided profits	3,561.88
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	396.42	Time certificates of deposit	
All other real estate owned		Deposits subject to check	93,685.53
Demand loans	300.00	Demand certificates of deposit	
Due from banks and bankers	26,853.17	Due to banks and bankers	
Cash items	291.20	Cashier's checks outstanding	684.15
Gold coin	205.00	Certified checks	
Silver coin, including all minor coin currency	1,348.87		
National bank notes and other U. S. notes	8,273.00		
Total	113,064.25	Total	113,064.25

FARMERS AND MERCHANTS BANK, LOUISBURG.

WILLIAM BAILEY, President.

T. W. WATSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$101,091.76	Capital stock	\$ 23,500.00
Overdrafts	2,752.73	Surplus fund	
United States bonds		Undivided profits	16,332.35
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	3,700.00
Premium on bonds		Bills payable	16,000.00
Banking house, furniture and fixtures	7,231.43	Time certificates of deposit	26,825.71
All other real estate owned		Deposits subject to check	72,100.27
Demand loans		Demand certificates of deposit	187.47
Due from banks and bankers	33,395.38	Due to banks and bankers	
Cash items	1,262.53	Cashier's checks outstanding	642.04
Gold coin	150.00	Certified checks	
Silver coin, including all minor coin currency	4,201.96		
National bank notes and other U. S. notes	9,202.00		
Total	159,287.84	Total	159,287.84

BANK OF LUMBERTON, LUMBERTON.

A. W. McLEAN, President.

C. B. TOWNSEND, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$254,154.67	Capital stock	\$ 50,000.00
Overdrafts	3,677.58	Surplus fund	
United States bonds		Undivided profits	8,114.99
North Carolina State bonds		Dividends unpaid	186.50
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,383.27	Time certificates of deposit	
All other real estate owned	510.00	Deposits subject to check	272,826.90
Demand loans		Demand certificates of deposit	7,495.27
Due from banks and bankers	63,431.14	Due to banks and bankers	6,091.30
Cash items		Cashier's checks outstanding	83.39
Gold coin	2,000.00	Certified checks	7.00
Silver coin, including all minor coin currency	3,310.69		
National bank notes and other U. S. notes	14,338.00		
Total	344,805.35	Total	344,805.35

ROBESON COUNTY LOAN AND TRUST COMPANY, LUMBERTON.

A. W. McLEAN, President.

C. H. MORROW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 85,679.99	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	1,937.96
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	357.77	Time certificates of deposit	
All other real estate owned	3,382.89	Deposits subject to check	98,282.65
Demand loans		Demand certificates of deposit	
Due from banks and bankers	20,532.66	Due to banks and bankers	
Cash items	67.61	Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	99.69		
National bank notes and other U. S. notes	100.00		
Total	110,220.61	Total	110,220.61

BANK OF MADISON.

J. M. GALLOWAY, President.

J. O. RAGSDALE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 83,409.47	Capital stock	\$ 20,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	2,794.20
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	1,865.23
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,950.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	91,570.20
Demand loans		Demand certificates of deposit	
Due from banks and bankers	22,132.03	Due to banks and bankers	506.63
Cash items	241.20	Cashier's checks outstanding	64.20
Gold coin	1,430.00	Certified checks	
Silver coin, including all minor coin currency	1,628.76		
National bank notes and other U. S. notes	6,009.00		
Total	116,800.46	Total	116,800.46

MERCHANTS AND FARMERS BANK, MARION.

T. F. WRENN, President.

E. L. GASTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$101,713.86	Capital stock	\$ 27,000.00
Overdrafts	1,361.62	Surplus fund	705.43
United States bonds		Undivided profits	1,347.72
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,510.00	Time certificates of deposit	49,938.11
All other real estate owned		Deposits subject to check	56,531.83
Demand loans		Demand certificates of deposit	
Due from banks and bankers	33,142.81	Due to banks and bankers	9,243.51
Cash items		Cashier's checks outstanding	228.70
Gold coin	2,000.00	Certified checks	
Silver coin, including all minor coin currency	1,096.01		
National bank notes and other U. S. notes	4,171.00		
Total	144,995.30	Total	144,995.30

BANK OF FRENCH BROAD, MARSHALL.

J. J. REDMON, President.

W. B. RAMSEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$143,859.56	Capital stock-----	\$ 11,200.00
Overdrafts-----	370.08	Surplus fund-----	
United States bonds-----		Undivided profits-----	3,108.60
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	4,876.27	Time certificates of deposit-----	
All other real estate owned-----		Deposits subject to check-----	114,664.43
Demand loans-----		Demand certificates of deposit-----	54,110.58
Due from banks and bankers-----	25,149.16	Due to banks and bankers-----	
Cash items-----	372.06	Cashier's checks outstanding-----	602.08
Gold coin-----	307.50	Certified checks-----	
Silver coin, including all minor coin currency-----	1,642.06	Savings deposits-----	
National bank notes and other U. S. notes-----	7,109.00		
Total-----	183,685.69	Total-----	183,685.69

BANK OF MARSHVILLE.

J. H. LEE, President.

-----, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$ 45,480.47	Capital stock-----	\$ 10,000.00
Overdrafts-----	1,744.35	Surplus fund-----	1,000.00
United States bonds-----		Undivided profits-----	1,894.98
North Carolina State bonds-----		Dividends unpaid-----	135.00
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	5,000.00
Banking house, furniture and fixtures-----	1,726.72	Time certificates of deposit-----	21,212.71
All other real estate owned-----		Deposits subject to check-----	15,838.83
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	2,135.95	Due to banks and bankers-----	
Cash items-----		Cashier's checks outstanding-----	29.97
Gold coin-----	105.00	Certified checks-----	
Silver coin, including all minor coin currency-----	866.00		
National bank notes and other U. S. notes-----	3,053.00		
Total-----	55,111.49	Total-----	55,111.49

BANK OF MAXTON.

T. O. EVANS, President.

M. W. COLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$156,316.56	Capital stock-----	\$ 40,000.00
Overdrafts-----	1,195.31	Surplus fund-----	
United States bonds-----		Undivided profits-----	3,165.64
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	6,000.00
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	4,000.00	Time certificates of deposit-----	
All other real estate owned-----	1,000.00	Deposits subject to check-----	109,058.07
Demand loans-----		Demand certificates of deposit-----	18,402.52
Due from banks and bankers-----	9,244.34	Due to banks and bankers-----	
Cash items-----		Cashier's checks outstanding-----	
Gold coin-----		Certified checks-----	102.31
Silver coin, including all minor coin currency-----	4,972.33		
National bank notes and other U. S. notes-----			
Total-----	176,728.54	Total-----	176,728.54

COMMERCIAL AND FARMERS BANK, MEBANE.

J. B. MASON, President.

S. G. MORGAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 25,963.80	Capital stock	\$ 8,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	1,322.77
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	3,000.00
Banking house, furniture and fixtures	1,107.93	Time certificates of deposit	5,384.08
All other real estate owned		Deposits subject to check	17,953.36
Demand loans		Demand certificates of deposit	
Due from banks and bankers	8,383.97	Due to banks and bankers	
Cash items	357.93	Cashier's checks outstanding	3,793.93
Gold coin	125.00	Certified checks	
Silver coin, including all minor coin			
currency	908.51		
National bank notes and other U. S. notes	2,617.00		
Total	39,454.14	Total	39,454.14

BANK OF CASWELL, MILTON.

R. L. WATT, President.

E. HINES, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 8,553.34	Capital stock	\$ 5,000.00
Overdrafts	1,084.71	Surplus fund	100.00
United States bonds		Undivided profits	406.14
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	854.53
Premium on bonds		Bills payable	
Banking house, furniture and fixtures		Time certificates of deposit	3,687.50
All other real estate owned		Deposits subject to check	11,568.54
Demand loans	3,500.00	Demand certificates of deposit	
Due from banks and bankers	6,585.75	Due to banks and bankers	
Cash items		Cashier's checks outstanding	29.50
Gold coin	312.50	Certified checks	
Silver coin, including all minor coin			
currency	309.96		
National bank notes and other U. S. notes	1,300.00		
Total	21,646.26	Total	21,646.26

BANK OF DAVIE, MOCKSVILLE.

W. A. BAILEY, President.

T. J. BYERLY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$119,237.67	Capital stock	\$ 10,000.00
Overdrafts	240.95	Surplus fund	7,000.00
United States bonds	800.00	Undivided profits	3,007.00
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	5,500.00	Notes and bills rediscounted	
Premium on bonds	40.00	Bills payable	
Banking house, furniture and fixtures	3,590.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	102,072.52
Demand loans		Demand certificates of deposit	60,000.00
Due from banks and bankers	44,672.30	Due to banks and bankers	
Cash items	2,564.60	Cashier's checks outstanding	832.00
Gold coin	1,395.00	Certified checks	
Silver coin, including all minor coin			
currency	925.00		
National bank notes and other U. S. notes	3,946.00		
Total	182,911.52	Total	182,911.52

BANK OF UNION, MONROE.

W. S. BLAKENEY, President.

W. C. STACK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$179,025.99	Capital stock	\$ 25,000.00
Overdrafts	3,574.47	Surplus fund	9,000.00
United States bonds		Undivided profits	1,274.27
North Carolina State bonds		Dividends unpaid	162.50
All other stocks, bonds and mortgages	5,900.00	Notes and bills rediscounted	10,000.00
Premium on bonds		Bills payable	10,000.00
Banking house, furniture and fixtures	4,663.52	Time certificates of deposit	85,798.61
All other real estate owned		Deposits subject to check	91,553.21
Demand loans	14,105.45	Demand certificates of deposit	
Due from banks and bankers	13,806.95	Due to banks and bankers	2,332.17
Cash items		Cashier's checks outstanding	692.95
Gold coin		Certified checks	10.00
Silver coin, including all minor coin currency	1,182.33		
National bank notes and other U. S. notes	13,565.00		
Total	235,823.71	Total	235,823.71

PEOPLES BANK, MONROE.

O. P. HEATH, President.

ROSCOE PHIFER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$272,679.72	Capital stock	\$ 55,000.00
Overdrafts	20,924.25	Surplus fund	10,000.00
United States bonds		Undivided profits	11,035.40
North Carolina State bonds		Dividends unpaid	160.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	20,000.00
Premium on bonds		Bills payable	45,000.00
Banking house, furniture and fixtures	6,650.00	Time certificates of deposit	90,944.41
All other real estate owned	315.00	Deposits subject to check	113,846.31
Demand loans		Demand certificates of deposit	1,040.00
Due from banks and bankers	32,071.77	Due to banks and bankers	2,597.29
Cash items		Cashier's checks outstanding	143.00
Gold coin	4,420.00	Certified checks	
Silver coin, including all minor coin currency	2,346.67		
National bank notes and other U. S. notes	10,359.00		
Total	349,766.41	Total	349,766.41

SAVINGS, LOAN AND TRUST COMPANY, MONROE.

R. B. REDWINE, President.

F. H. WOLFE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$105,898.35	Capital stock	\$ 25,000.00
Overdrafts	13,772.34	Surplus fund	1,000.00
United States bonds		Undivided profits	2,142.44
North Carolina State bonds		Dividends unpaid	156.80
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	24,000.00
Banking house, furniture and fixtures	1,126.63	Time certificates of deposit	36,358.39
All other real estate owned	1,650.00	Deposits subject to check	41,502.36
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,334.57	Due to banks and bankers	480.36
Cash items	75.00	Cashier's checks outstanding	28.47
Gold coin	115.00	Certified checks	
Silver coin, including all minor coin currency	821.14	Trust funds	1,499.21
National bank notes and other U. S. notes	2,375.00		
Total	132,168.03	Total	132,168.03

BANK OF MOORESVILLE.

J. E. SHERRILL, President.

C. P. MCNEELY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$124, 114. 76	Capital stock	\$ 30,000. 00
Overdrafts	500. 56	Surplus fund	-----
United States bonds	-----	Undivided profits	12, 751. 44
North Carolina State bonds	-----	Dividends unpaid	-----
All other stocks, bonds and mortgages	-----	Notes and bills rediscounted	-----
Premium on bonds	-----	Bills payable	-----
Banking house, furniture and fixtures	4, 827. 00	Time certificates of deposit	51, 284. 11
All other real estate owned	-----	Deposits subject to check	63, 422. 10
Demand loans	5, 500. 00	Demand certificates of deposit	-----
Due from banks and bankers	15, 448. 18	Due to banks and bankers	4, 141. 13
Cash items	5, 410. 28	Cashier's checks outstanding	613. 24
Gold coin	2, 096. 00	Certified checks	-----
Silver coin, including all minor coin currency	1, 611. 24	Accrued interest due depositors	700. 00
National bank notes and other U. S. notes	3, 405. 00	-----	-----
Total	162, 912. 02	Total	162, 912. 02

BANK OF CARTERET, MOREHEAD CITY.

R. W. TAYLOR, President.

C. V. WEBB, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 45, 348. 77	Capital stock	\$ 20,000. 00
Overdrafts	1, 145. 00	Surplus fund	1, 098. 67
United States bonds	-----	Undivided profits	2, 293. 07
North Carolina State bonds	-----	Dividends unpaid	-----
All other stocks, bonds and mortgages	-----	Notes and bills rediscounted	-----
Premium on bonds	-----	Bills payable	-----
Banking house, furniture and fixtures	7, 286. 15	Time certificates of deposit	3, 500. 00
All other real estate owned	500. 00	Deposits subject to check	39, 934. 39
Demand loans	-----	Demand certificates of deposit	-----
Due from banks and bankers	8, 588. 28	Due to banks and bankers	-----
Cash items	-----	Cashier's checks outstanding	102. 95
Gold coin	450. 00	Certified checks	-----
Silver coin, including all minor coin currency	875. 88	-----	-----
National bank notes and other U. S. notes	2, 735. 00	-----	-----
Total	66, 929. 08	Total	66, 929. 08

BANK OF MORGANTON.

J. A. DICKSON, President.

W. E. WALTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 54, 796. 20	Capital stock	\$ 15, 200. 00
Overdrafts	-----	Surplus fund	-----
United States bonds	-----	Undivided profits	1, 451. 88
North Carolina State bonds	-----	Dividends unpaid	-----
All other stocks, bonds and mortgages	-----	Notes and bills rediscounted	-----
Premium on bonds	-----	Bills payable	10, 500. 00
Banking house, furniture and fixtures	889. 64	Time certificates of deposit	7, 485. 66
All other real estate owned	-----	Deposits subject to check	41, 991. 92
Demand loans	-----	Demand certificates of deposit	-----
Due from banks and bankers	10, 576. 56	Due to banks and bankers	-----
Cash items	-----	Cashier's checks outstanding	-----
Gold coin	600. 00	Certified checks	-----
Silver coin, including all minor coin currency	1, 267. 06	-----	-----
National bank notes and other U. S. notes	8, 500. 00	-----	-----
Total	76, 629. 46	Total	76, 629. 46

BANK OF MORVEN.

T. V. HARDISON, President.

M. L. HAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 31,284.70	Capital stock	\$ 10,000.00
Overdrafts	1,060.79	Surplus fund	1,400.00
United States bonds		Undivided profits	2,002.38
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	500.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	30,362.61
Demand loans		Demand certificates of deposit	
Due from banks and bankers	8,643.46	Due to banks and bankers	
Cash items		Cashier's checks outstanding	127.75
Gold coin	545.00	Certified checks	
Silver coin, including all minor coin currency	803.79		
National bank notes and other U. S. notes	1,055.00		
Total	43,892.74	Total	43,892.74

BANK OF MOUNT AIRY.

J. H. PRATHER, President.

W. J. BYERLY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$184,859.63	Capital stock	\$ 36,000.00
Overdrafts	428.13	Surplus fund	2,000.00
United States bonds		Undivided profits	4,480.27
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	10,496.67
Premium on bonds		Bills payable	32,500.00
Banking house, furniture and fixtures	6,698.47	Time certificates of deposit	
All other real estate owned		Deposits subject to check	71,951.09
Demand loans		Demand certificates of deposit	19,411.04
Due from banks and bankers	15,572.97	Due to banks and bankers	38,061.95
Cash items	179.44	Cashier's checks outstanding	72.50
Gold coin	445.00	Certified checks	
Silver coin, including all minor coin currency	2,524.88		
National bank notes and other U. S. notes	4,265.00		
Total	214,973.52	Total	214,973.52

SURRY COUNTY LOAN AND TRUST COMPANY, MOUNT AIRY.

W. F. CARTER, President.

G. D. FAWCETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 37,239.53	Capital fund	\$ 22,400.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	2,008.03
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	449.74	Time certificates of deposit	
All other real estate owned		Deposits subject to check	8,573.26
Demand loans		Demand certificates of deposit	7,526.81
Due from banks and bankers	2,323.43	Due to banks and bankers	1,907.17
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	262.57		
National bank notes and other U. S. notes	2,140.00		
Total	42,415.27	Total	42,415.27

BANK OF MOUNT GILEAD.**J. A. MCAULEY, President.****A. H. RAGAN, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 45,359.36	Capital stock	\$ 10,000.00
Overdrafts	285.50	Surplus fund	3,000.00
United States bonds		Undivided profits	784.65
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	1,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,000.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	48,910.01
Demand loans		Demand certificates of deposit	
Due from banks and bankers	12,592.81	Due to banks and bankers	
Cash items		Cashier's checks outstanding	518.45
Gold coin	872.03	Certified checks	
Silver coin, including all minor coin currency	608.41		
National bank notes and other U. S. notes	1,500.00		
Total	64,213.11	Total	64,213.11

MOUNT HOLLY BANK.**H. A. RHYNE, President.****J. A. COSTNER, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 27,183.11	Capital stock	\$ 5,000.00
Overdrafts	726.35	Surplus fund	1,000.00
United States bonds		Undivided profits	1,646.62
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	500.00	Time certificates of deposit	8,328.14
All other real estate owned		Deposits subject to check	40,252.52
Demand loans		Demand certificates of deposit	
Due from banks and bankers	27,824.39	Due to banks and bankers	
Cash items		Cashier's checks outstanding	1,510.37
Gold coin		Certified checks	
Silver coin, including all minor coin currency	148.80		
National bank notes and other U. S. notes	1,355.00		
Total	57,737.65	Total	57,737.65

BANK OF MOUNT OLIVE.**W. E. BORDEN, President.****M. T. BREAZEALE, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$113,735.90	Capital stock	\$ 25,000.00
Overdrafts	200.00	Surplus fund	1,500.00
United States bonds		Undivided profits	1,756.75
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,000.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	47,881.62
Demand loans		Demand certificates of deposit	50,760.45
Due from banks and bankers	3,308.48	Due to banks and bankers	116.00
Cash items		Cashier's checks outstanding	729.88
Gold coin		Certified checks	
Silver coin, including all minor coin currency	1,370.32	Accrued interest due depositors	400.00
National bank notes and other U. S. notes	4,530.00		
Total	128,144.70	Total	128,144.70

PEOPLES BANK, MURFREESBORO.**D. C. BARNES, President.****P. E. JENKINS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 70,250.63	Capital stock	\$ 10,000.00
Overdrafts	97.93	Surplus fund	3,000.00
United States bonds		Undivided profits	2,684.53
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,502.92	Time certificates of deposit	
All other real estate owned		Deposits subject to check	77,363.79
Demand loans		Demand certificates of deposit	
Due from banks and bankers	16,125.27	Due to banks and bankers	
Cash items	480.95	Cashier's checks outstanding	263.67
Gold coin	1,620.00	Certified checks	
Silver coin, including all minor coin			
currency	282.29		
National bank notes and other U. S. notes	1,952.00		
Total	93,311.99	Total	93,311.99

BANK OF MURPHY.**JOHN H. CARTER, President.****L. E. BAYLESS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 87,944.33	Capital stock	\$ 20,000.00
Overdrafts	21.93	Surplus fund	3,500.00
United States bonds		Undivided profits	1,747.04
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	3,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,853.12	Time certificates of deposit	
All other real estate owned		Deposits subject to check	61,557.93
Demand loans		Demand certificates of deposit	28,280.90
Due from banks and bankers	16,492.17	Due to banks and bankers	3,000.00
Cash items	1,088.29	Cashier's checks outstanding	1,708.09
Gold coin		Certified checks	
Silver coin, including all minor coin			
currency	1,254.12		
National bank notes and other U. S. notes	6,140.00		
Total	119,793.96	Total	119,793.96

PEOPLES BANK, MURPHY.**A. B. DICKEY, President.****J. R. MCLELLAND, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 50,416.27	Capital stock	\$ 16,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	9.54
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	4,100.51	Time certificates of deposit	
All other real estate owned		Deposits subject to check	31,811.89
Demand loans		Demand certificates of deposit	24,333.25
Due from banks and bankers	15,789.13	Due to banks and bankers	
Cash items	2,041.90	Cashier's checks outstanding	3,657.33
Gold coin	175.00	Certified checks	
Silver coin, including all minor coin			
currency	514.20		
National bank notes and other U. S. notes	2,775.00		
Total	75,812.01	Total	75,812.01

BANK OF NASHVILLE.

S. F. AUSTIN, President.

W. G. DOZIER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 63,304.94	Capital stock	\$ 5,000.00
Overdrafts	3,810.36	Surplus fund	5,000.00
United States bonds		Undivided profits	1,486.21
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	13,480.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,837.50	Time certificates of deposit	3,600.00
All other real estate owned		Deposits subject to check	45,452.11
Demand loans		Demand certificates of deposit	
Due from banks and bankers	1,048.83	Due to banks and bankers	1,976.18
Cash items	1,569.79	Cashier's checks outstanding	1,040.67
Gold coin	331.00	Certified checks	
Silver coin, including all minor coin		Collections	114.06
currency	370.81		
National bank notes and other U. S. notes	4,876.00		
Total	77,149.23	Total	77,149.23

CITIZENS BANK, NEW BERN.

T. A. GREEN, President.

T. A. UZZELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$252,981.00	Capital stock	\$ 50,000.00
Overdrafts	6,045.79	Surplus fund	10,000.00
United States bonds		Undivided profits	21,373.84
North Carolina State bonds	1,500.00	Dividends unpaid	
All other stocks, bonds and mortgages	1,250.00	Notes and bills rediscounted	
Premium on bonds	33.75	Bills payable	
Banking house, furniture and fixtures	10,000.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	210,313.39
Demand loans		Demand certificates of deposit	65,042.64
Due from banks and bankers	78,257.38	Due to banks and bankers	5,469.56
Cash items	3,202.28	Cashier's checks outstanding	5,272.23
Gold coin	3,240.00	Certified checks	
Silver coin, including all minor coin		Accrued interest due depositors	824.19
currency	2,785.65		
National bank notes and other U. S. notes	9,000.00		
Total	368,295.85	Total	368,295.85

THE MUTUAL AID BANKING COMPANY, NEW BERN.

C. C. ROACH, President.

J. H. FISHER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 7,905.94	Capital stock	\$ 1,202.64
Overdrafts	172.54	Surplus fund	106.73
United States bonds		Undivided profits	189.42
North Carolina State bonds		Dividends unpaid	21.60
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	999.87
Banking house, furniture and fixtures	1,064.93	Time certificates of deposit	4,381.00
All other real estate owned	675.66	Deposits subject to check	5,484.80
Demand loans		Demand certificates of deposit	
Due from banks and bankers	1,440.14	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	52.00	Certified checks	
Silver coin, including all minor coin			
currency	301.85		
National bank notes and other U. S. notes	773.00		
Total	12,386.06	Total	12,386.06

NEW BERN BANKING AND TRUST COMPANY, NEW BERN.

J. B. BLADES, President.

G. B. PENDLETON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$188,453.34	Capital stock -----	\$ 67,540.00
Overdrafts -----	51.75	Surplus fund -----	164.76
United States bonds -----	500.00	Undivided profits -----	
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----	10.50	Bills payable -----	
Banking house, furniture and fixtures -----	436.00	Time certificates of deposit -----	3,525.00
All other real estate owned -----		Deposits subject to check -----	92,657.61
Demand loans -----	1,875.00	Demand certificates of deposit -----	
Due from banks and bankers -----	21,829.88	Due to banks and bankers -----	3,433.93
Cash items -----	708.98	Cashier's checks outstanding -----	3.00
Gold coin -----	22.50	Certified checks -----	
Silver coin, including all minor coin -----		Savings deposits -----	57,409.93
currency -----	1,370.78	Accrued interest due depositors -----	615.00
National bank notes and other U. S. -----			
notes -----	8,396.00		
Accrued interest receivable -----	1,694.50		
Total -----	225,349.23	Total -----	225,349.23

BANK OF NORTH WILKESBORO.

J. E. FINLEY, President.

R. W. GWYN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$183,065.62	Capital stock -----	\$ 25,000.00
Overdrafts -----	143.22	Surplus fund -----	12,000.00
United States bonds -----		Undivided profits -----	2,511.65
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	3,000.00	Notes and bills rediscounted -----	10,312.28
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	4,750.00	Time certificates of deposit -----	12,751.87
All other real estate owned -----		Deposits subject to check -----	164,749.69
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	42,049.55	Due to banks and bankers -----	21,942.51
Cash items -----	4,044.40	Cashier's checks outstanding -----	810.19
Gold coin -----	4,810.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	3,099.40		
National bank notes and other U. S. -----			
notes -----	5,116.00		
Total -----	250,078.19	Total -----	250,078.19

CITIZENS LOAN AND TRUST COMPANY, NORTH WILKESBORO.

G. W. GWYN, President.

H. W. HORTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discount -----	\$ 34,007.07	Capital stock -----	\$ 25,000.00
Overdrafts -----		Surplus fund -----	1,000.00
United States bonds -----		Undivided profits -----	74.37
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	14,500.00	Notes and bills rediscounted -----	2,800.00
Premium on bonds -----		Bills payable -----	1,500.00
Banking house, furniture and fixtures -----	4,781.07	Time certificates of deposit -----	5,837.00
All other real estate owned -----		Deposits subject to check -----	21,989.78
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	4,777.99	Due to banks and bankers -----	
Cash items -----	405.15	Cashier's checks outstanding -----	450.00
Gold coin -----	15.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	29.87		
National bank notes and other U. S. -----			
notes -----	135.00		
Total -----	58,651.15	Total -----	58,651.15

DEPOSIT AND SAVINGS BANK, NORTH WILKESBORO.

W. F. TROGDON, President.

H. O. ABSHER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 49,037.56	Capital stock	\$ 20,000.00
Overdrafts	2,248.30	Surplus fund	
United States bonds		Undivided profits	161.28
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	6,361.19	Time certificates of deposit	3,957.77
All other real estate owned	7,511.43	Deposits subject to check	61,800.76
Demand loans	6,521.36	Demand certificates of deposit	
Due from banks and bankers	8,156.29	Due to banks and bankers	10.23
Cash items	1,013.58	Cashier's checks outstanding	375.75
Gold coin	1,262.50	Certified checks	
Silver coin, including all minor coin currency	1,493.08		
National bank notes and other U. S. notes	2,700.00		
Total	86,305.79	Total	86,305.79

BANK OF NORWOOD.

T. A. HATHCOCK, JR., President.

L. W. HART, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 20,827.66	Capital stock	\$ 12,500.00
Overdrafts	226.83	Surplus fund	500.00
United States bonds		Undivided profits	655.39
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	1,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,969.59	Time certificates of deposit	
All other real estate owned		Deposits subject to check	17,599.94
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,506.55	Due to banks and bankers	
Cash items		Cashier's checks outstanding	507.95
Gold coin	60.00	Certified checks	
Silver coin, including all minor coin currency	625.65		
National bank notes and other U. S. notes	1,547.00		
Total	32,763.28	Total	32,763.28

BANK OF OLD FORT.

L. P. CRAWFORD, President.

J. S. BRADLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 30,559.10	Capital stock	\$ 8,000.00
Overdrafts	587.73	Surplus fund	320.00
United States bonds		Undivided profits	1,298.54
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	671.44	Time certificates of deposit	10,208.50
All other real estate owned		Deposits subject to check	20,289.74
Demand loans		Demand certificates of deposit	
Due from banks and bankers	4,529.01	Due to banks and bankers	
Cash items		Cashier's checks outstanding	377.40
Gold coin	168.00	Certified checks	
Silver coin, including all minor coin currency	3,270.00		
National bank notes and other U. S. notes	708.90		
Total	40,494.18	Total	40,494.18

BANK OF ORIENTAL.

G. H. ROBERTS, President.

J. W. MILLER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 8,522.19	Capital stock	\$ 11,200.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	182.08
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures		Time certificates of deposit	
All other real estate owned		Deposits subject to check	10,297.79
Demand loans		Demand certificates of deposit	
Due from banks and bankers	11,792.74	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	200.94		
National bank notes and other U. S. notes	1,164.00		
Total	21,679.87	Total	21,679.87

BANK OF GRANVILLE, OXFORD.

E. T. WHITE, President.

H. G. COOPER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$211,871.35	Capital stock	\$ 60,000.00
Overdrafts	2,792.87	Surplus fund	6,000.00
United States bonds		Undivided profits	16,450.94
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	3,021.91	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,835.30	Time certificates of deposit	
All other real estate owned		Deposits subject to check	183,350.28
Demand loans		Demand certificates of deposit	
Due from banks and bankers	18,982.31	Due to banks and bankers	3,523.42
Cash items	13,437.01	Cashier's checks outstanding	356.85
Gold coin	4,885.00	Certified checks	
Silver coin, including all minor coin currency	1,083.74		
National bank notes and other U. S. notes	11,822.00		
Total	269,681.49	Total	269,681.49

OXFORD SAVINGS BANK AND TRUST COMPANY.

H. G. COOPER, President.

W. T. YANCEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$147,101.27	Capital stock	\$ 16,300.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	4,566.36
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	380.62	Time certificates of deposit	155,493.61
All other real estate owned		Deposits subject to check	
Demand loans		Demand certificates of deposit	
Due from banks and bankers	28,878.08	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency			
National bank notes and other U. S. notes			
Total	176,359.97	Total	176,359.97

PILOT BANK AND TRUST COMPANY, PILOT MOUNTAIN.

W. A. BLAIR, President.

W. J. SWANSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 33,421.41	Capital stock	\$ 25,700.00
Overdrafts		Surplus fund	1,000.00
United States bonds		Undivided profits	8.89
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	1,189.90
Premium on bonds		Bills payable	7,000.00
Banking house, furniture and fixtures	7,200.00	Time certificates of deposit	2,070.18
All other real estate owned	6,983.77	Deposits subject to check	18,358.14
Demand loans	850.00	Demand certificates of deposit	
Due from banks and bankers	3,926.63	Due to banks and bankers	
Cash items	268.37	Cashier's checks outstanding	223.24
Gold coin	237.50	Certified checks	
Silver coin, including all minor coin currency	182.67		
National bank notes and other U. S. notes	2,480.00		
Total	55,550.35	Total	55,550.35

PINETOPS BANKING COMPANY.

H. C. BRIDGERS, President.

L. F. HALES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 37,183.27	Capital stock	\$ 15,000.00
Overdrafts	1,054.37	Surplus fund	1,000.00
United States bonds		Undivided profits	1,295.63
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,090.86	Time certificates of deposit	16,664.89
All other real estate owned		Deposits subject to check	45,045.96
Demand loans		Demand certificates of deposit	
Due from banks and bankers	30,907.69	Due to banks and bankers	
Cash items	6.00	Cashier's checks outstanding	194.49
Gold coin	265.00	Certified checks	
Silver coin, including all minor coin currency	1,049.78		
National bank notes and other U. S. notes	3,644.00		
Total	79,200.97	Total	79,200.97

BANK OF PITTSBORO.

W. L. LONDON, President.

M. T. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 62,578.62	Capital stock	\$ 10,000.00
Overdrafts	1,156.50	Surplus fund	2,500.00
United States bonds		Undivided profits	1,405.25
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,550.00	Time certificates of deposit	33,918.50
All other real estate owned		Deposits subject to check	42,497.50
Demand loans		Demand certificates of deposit	
Due from banks and bankers	17,751.59	Due to banks and bankers	
Cash items	1,117.95	Cashier's checks outstanding	85.08
Gold coin	770.00	Certified checks	
Silver coin, including all minor coin currency	568.97	Accrued interest due depositors	348.30
National bank notes and other U. S. notes	5,261.00		
Total	90,754.63	Total	90,754.63

BANK OF PLYMOUTH.**W. T. OLD, President.****CLARENCE LATHAM, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 58,310.69	Capital stock	\$ 12,500.00
Overdrafts	339.61	Surplus fund	3,000.00
United States bonds		Undivided profits	4,042.22
North Carolina State bonds	3,000.00	Dividends unpaid	
All other stocks, bonds and mortgages	2,000.00	Notes and bills rediscounted	5,000.00
Premium on bonds	157.50	Bills payable	
Banking house, furniture and fixtures	3,600.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	53,705.16
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,409.62	Due to banks and bankers	
Cash items	873.01	Cashier's checks outstanding	
Gold coin	258.00	Certified checks	
Silver coin, including all minor coin currency	798.95		
National bank notes and other U. S. notes	2,500.00		
Total	78,247.38	Total	78,247.38

BANK OF RAEFORD.**JOHN BLUE, President.****J. W. MOORE, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 72,141.45	Capital stock	\$ 12,000.00
Overdrafts	341.88	Surplus fund	4,000.00
United States bonds		Undivided profits	566.05
North Carolina State bonds		Dividends unpaid	112.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,300.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	81,712.85
Demand loans		Demand certificates of deposit	
Due from banks and bankers	19,472.08	Due to banks and bankers	
Cash items		Cashier's checks outstanding	176.83
Gold coin	275.00	Certified checks	
Silver coin, including all minor coin currency	2,125.32		
National bank notes and other U. S. notes	912.00		
Total	98,567.73	Total	98,567.73

CAROLINA TRUST COMPANY, RALEIGH.**A. J. RUFFIN, President.****H. F. SMITH, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 89,010.75	Capital stock	\$ 100,000.00
Overdrafts	3,034.28	Surplus fund	
United States bonds		Undivided profits	5,598.85
North Carolina State bonds	1,050.00	Dividends unpaid	1,382.00
All other stocks, bonds and mortgages	28,675.00	Notes and bills rediscounted	
Premium on bonds	256.21	Bills payable	
Banking house, furniture and fixtures	53,761.96	Time certificates of deposit	
All other real estate owned		Deposits subject to check	148,635.74
Demand loans	17,355.20	Demand certificates of deposit	
Due from banks and bankers	39,788.35	Due to banks and bankers	1,407.97
Cash items	4,630.59	Cashier's checks outstanding	2.10
Gold coin	195.00	Certified checks	
Silver coin, including all minor coin currency	2,733.32		
National bank notes and other U. S. notes	16,536.00		
Total	257,026.66	Total	257,026.66

COMMERCIAL AND FARMERS BANK, RALEIGH.

J. J. THOMAS, President.

B. S. JERMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$479,241.20	Capital stock-----	\$ 100,000.00
Overdrafts-----	3,618.32	Surplus fund-----	50,000.00
United States bonds-----		Undivided profits-----	45,583.46
North Carolina State bonds-----	25,000.00	Dividends unpaid-----	
All other stocks, bonds and mortgages-----	3,189.09	Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	18,702.48	Time certificates of deposit-----	
All other real estate owned-----		Deposits subject to check-----	652,590.57
Demand loans-----	105,911.83	Demand certificates of deposit-----	
Due from banks and bankers-----	190,388.46	Due to banks and bankers-----	41,540.65
Cash items-----	22,203.09	Cashier's checks outstanding-----	3,382.29
Gold coin-----	6,557.50	Certified checks-----	
Silver coin, including all minor coin currency-----	4,866.00		
National bank notes and other U. S. notes-----	33,419.00		
Total-----	893,096.97	Total-----	893,096.97

MECHANICS DIME SAVINGS BANK, RALEIGH.

C. E. JOHNSON, President.

WALTERS DURHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$222,440.75	Capital stock-----	\$ 15,000.00
Overdrafts-----		Surplus fund-----	
United States bonds-----		Undivided profits-----	15,267.80
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----	17,998.67	Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	12,654.33	Time certificates of deposit-----	
All other real estate owned-----		Deposits subject to check-----	263,745.36
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	34,372.21	Due to banks and bankers-----	
Cash items-----		Cashier's checks outstanding-----	
Gold coin-----	1,704.50	Certified checks-----	
Silver coin, including all minor coin currency-----	2,681.70		
National bank notes and other U. S. notes-----	1,916.00		
Auxiliary banks-----	250.00		
Total-----	294,013.16	Total-----	294,013.16

RALEIGH BANKING AND TRUST COMPANY.

CHARLES H. BELVIN, President.

F. H. BRIGGS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$262,027.37	Capital stock-----	\$ 100,000.00
Overdrafts-----	117,068.44	Surplus fund-----	
United States bonds-----		Undivided profits-----	6,571.53
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	25,000.00	Time certificates of deposit-----	
All other real estate owned-----		Deposits subject to check-----	505,199.31
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	150,875.18	Due to banks and bankers-----	20,056.49
Cash items-----	5,539.29	Cashier's checks outstanding-----	6,409.13
Gold coin-----	15,450.00	Certified checks-----	
Silver coin, including all minor coin currency-----	12,790.18		
National bank notes and other U. S. notes-----	49,486.00		
Total-----	638,236.46	Total-----	638,236.46

RALEIGH SAVINGS BANK.

JOHN T. PULLEN, President.

CHARLES ROOT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$561,738.45	Capital stock	\$ 15,000.00
Overdrafts	43.90	Surplus fund	40,000.00
United States bonds		Undivided profits	8,532.58
North Carolina State bonds	37,000.00	Dividends unpaid	
All other stocks, bonds and mortgages	90,985.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	500.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	741,119.31
Demand loans		Demand certificates of deposit	
Due from banks and bankers	121,926.82	Due to banks and bankers	
Cash items	697.49	Cashier's checks outstanding	
Gold coin	15.00	Certified checks	
Silver coin, including all minor coin currency	194.23	Cash over	
National bank notes and other U. S. notes	1,551.00	Accrued interest due depositors	10,000.00
Total	814,651.89	Total	814,651.89

WAKE COUNTY SAVINGS BANK, RALEIGH.

T. B. CROWDER, President.

W. W. VASS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 95,221.67	Capital stock	\$ 15,000.00
Overdrafts	3.12	Surplus fund	
United States bonds		Undivided profits	3,434.91
North Carolina State bonds	2,000.00	Dividends unpaid	
All other stocks, bonds and mortgages	4,950.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,000.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	106,013.82
Demand loans	14,475.00	Demand certificates of deposit	
Due from banks and bankers	5,655.93	Due to banks and bankers	
Cash items		Cashier's checks outstanding	25.00
Gold coin	30.00	Certified checks	
Silver coin, including all minor coin currency	101.01		
National bank notes and other U. S. notes	1,087.00		
Total	124,473.73	Total	124,473.73

BANK OF RANDLEMAN.

S. BRYANT, President.

J. H. COLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 41,043.01	Capital stock	\$ 12,000.00
Overdrafts	1,952.01	Surplus fund	4,000.00
United States bonds		Undivided profits	693.98
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	7,500.00	Notes and bills rediscounted	5,500.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,693.21	Time certificates of deposit	
All other real estate owned		Deposits subject to check	44,535.26
Demand loans	8,148.09	Demand certificates of deposit	
Due from banks and bankers	4,524.69	Due to banks and bankers	1.00
Cash items	11.74	Cashier's checks outstanding	986.60
Gold coin	182.50	Certified checks	
Silver coin, including all minor coin currency	1,077.59		
National bank notes and other U. S. notes	1,584.00		
Total	67,716.84	Total	67,716.84

BANK OF RED SPRINGS.

A. B. PEARSALL, President.

J. S. JONES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 93,215.95	Capital stock	\$ 15,000.00
Overdrafts	2,427.48	Surplus fund	4,200.00
United States bonds		Undivided profits	3,098.06
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	3,454.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,130.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	89,149.36
Demand loans		Demand certificates of deposit	
Due from banks and bankers	14,124.30	Due to banks and bankers	
Cash items	.75	Cashier's checks outstanding	286.05
Gold coin	470.00	Certified checks	
Silver coin, including all minor coin			
currency	693.60		
National bank notes and other U. S. notes	1,971.00		
Miscellaneous	154.39		
Total	115,187.47	Total	115,187.47

BANK OF REIDSVILLE.

P. B. JOHNSTON, President.

J. F. WATLINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$206,157.65	Capital stock	\$ 50,000.00
Overdrafts	8,765.36	Surplus fund	
United States bonds		Undivided profits	14,999.04
North Carolina State bonds		Dividends unpaid	18.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	9,650.26	Time certificates of deposit	97,340.98
All other real estate owned	5,463.98	Deposits subject to check	128,814.17
Demand loans		Demand certificates of deposit	
Due from banks and bankers	33,644.15	Due to banks and bankers	
Cash items	725.83	Cashier's checks outstanding	58.70
Gold coin	8,362.50	Certified checks	
Silver coin, including all minor coin		Interest reserved	2,000.00
currency	3,348.16		
National bank notes and other U. S. notes	17,113.00		
Total	293,230.89	Total	293,230.89

CITIZENS BANK, REIDSVILLE.

H. R. SCOTT, President.

R. L. WATT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$218,363.85	Capital stock	\$ 75,000.00
Overdrafts	457.11	Surplus fund	9,000.00
United States bonds		Undivided profits	7,507.19
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,645.71	Time certificates of deposit	102,131.28
All other real estate owned		Deposits subject to check	78,573.61
Demand loans	9,650.00	Demand certificates of deposit	
Due from banks and bankers	30,397.73	Due to banks and bankers	
Cash items	402.87	Cashier's checks outstanding	61.28
Gold coin	4,220.00	Certified checks	5.05
Silver coin, including all minor coin		Accrued interest due depositors	3,500.00
currency	3,274.14		
National bank notes and other U. S. notes	6,367.00		
Total	275,778.41	Total	275,778.41

BANK OF RICHLANDS.

J. S. CARR, President.

G. B. WHITTED, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 33,373.29	Capital stock	\$ 7,850.00
Overdrafts	134.04	Surplus fund	500.00
United States bonds		Undivided profits	968.33
North Carolina State bonds		Dividends unpaid	25.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,706.17	Time certificates of deposit	24,608.28
All other real estate owned		Deposits subject to check	10,743.34
Demand loans	5,589.51	Demand certificates of deposit	
Due from banks and bankers	3,559.48	Due to banks and bankers	
Cash items	373.57	Cashier's checks outstanding	6,339.94
Gold coin	175.00	Certified checks	
Silver coin, including all minor coin			
currency	280.53		
National bank notes and other U. S. notes	5,843.00		
Total	51,034.89	Total	51,034.89

BANK OF RICH SQUARE.

W. H. S. BURGWYN, President.

E. BAUGHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 30,301.25	Capital stock	\$ 5,000.00
Overdrafts		Surplus fund	627.33
United States bonds		Undivided profits	1,020.52
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	1,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,785.26	Time certificates of deposit	16,896.76
All other real estate owned		Deposits subject to check	18,581.95
Demand loans		Demand certificates of deposit	
Due from banks and bankers	3,858.03	Due to banks and bankers	
Cash items		Cashier's checks outstanding	56.71
Gold coin		Certified checks	107.08
Silver coin, including all minor coin			
currency	5,345.81		
National bank notes and other U. S. notes			
Total	42,290.35	Total	42,290.35

BANK OF ROANOKE RAPIDS.

W. H. S. BURGWYN, President.

S. B. PIERCE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 16,734.50	Capital stock	\$ 5,000.00
Overdrafts	4.17	Surplus fund	
United States bonds		Undivided profits	215.54
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	572.60	Time certificates of deposit	
All other real estate owned		Deposits subject to check	32,803.44
Demand loans	200.00	Demand certificates of deposit	
Due from banks and bankers	17,909.42	Due to banks and bankers	
Cash items	33.67	Cashier's checks outstanding	
Gold coin	200.00	Certified checks	
Silver coin, including all minor coin			
currency	405.62		
National bank notes and other U. S. notes	1,959.00		
Total	38,018.98	Total	38,018.98

BANK OF ROBERSONVILLE.

W. L. SHERROD, President.

J. C. ROBERTSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 40,966.05	Capital stock	\$ 15,000.00
Overdrafts	905.92	Surplus fund	3,750.00
United States bonds		Undivided profits	800.16
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	4,600.00
Banking house, furniture and fixtures	3,753.75	Time certificates of deposit	7,100.00
All other real estate owned		Deposits subject to check	37,508.51
Demand loans		Demand certificates of deposit	
Due from banks and bankers	16,191.89	Due to banks and bankers	
Cash items		Cashier's checks outstanding	257.73
Gold coin		Certified checks	
Silver coin, including all minor coin currency	6,598.79		
National bank notes and other U. S. notes			
Total	68,416.40	Total	68,416.40

BANK OF PEE DEE, ROCKINGHAM.

T. C. LEAK, President.

W. L. PARSONS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$160,169.30	Capital stock	\$ 25,000.00
Overdrafts	19,076.61	Surplus fund	25,000.00
United States bonds		Undivided profits	17,563.15
North Carolina State bonds		Dividends unpaid	20.00
All other stocks, bonds and mortgages	25,500.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	13,000.00	Time certificates of deposit	53,307.93
All other real estate owned	2,165.00	Deposits subject to check	231,929.52
Demand loans	17,000.00	Demand certificates of deposit	
Due from banks and bankers	104,101.07	Due to banks and bankers	1,127.65
Cash items		Cashier's checks outstanding	
Gold coin	2,700.00	Certified checks	125.00
Silver coin, including all minor coin currency	5,061.27	Accrued interest due depositors	1,500.00
National bank notes and other U. S. notes	6,800.00		
Total	355,573.25	Total	355,573.25

FARMERS BANK, ROCKINGHAM.

R. L. STEELE, President.

L. S. COVINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$106,229.40	Capital stock	\$ 15,000.00
Overdrafts	4,511.53	Surplus fund	
United States bonds		Undivided profits	18,455.61
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,500.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	172,263.65
Demand loans	10,000.00	Demand certificates of deposit	
Due from banks and bankers	71,812.34	Due to banks and bankers	
Cash items		Cashier's checks outstanding	183.00
Gold coin	750.00	Certified checks	
Silver coin, including all minor coin currency	828.99		
National bank notes and other U. S. notes	6,270.00		
Total	205,902.26	Total	205,902.26

RICHMOND COUNTY SAVINGS BANK, ROCKINGHAM.

W. L. PARSONS, President.

W. L. SCALES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$181,387.98	Capital stock -----	\$ 15,000.00
Overdrafts -----	79.01	Surplus fund -----	2,000.00
United States bonds -----		Undivided profits -----	2,018.01
North Carolina State bonds -----		Dividends unpaid -----	33.50
All other stocks, bonds and mortgages -----	13,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	447.60	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	35,305.01	Due to banks and bankers -----	
Cash items -----	1,603.34	Cashier's checks outstanding -----	
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin -----	268.40	Savings deposits -----	213,039.83
National bank notes and other U. S. notes -----			
Total -----	232,091.34	Total -----	232,091.34

BANK OF ROCKY MOUNT.

T. H. BATTLE, President.

L. F. TILLERY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$230,915.73	Capital stock -----	\$ 100,000.00
Overdrafts -----	5,947.61	Surplus fund -----	30,574.09
United States bonds -----		Undivided profits -----	
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	4,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	13,100.00	Time certificates of deposit -----	
All other real estate owned -----	5,000.00	Deposits subject to check -----	203,802.46
Demand loans -----	11,500.00	Demand certificates of deposit -----	500.00
Due from banks and bankers -----	36,069.52	Due to banks and bankers -----	38.53
Cash items -----	10,555.89	Cashier's checks outstanding -----	711.88
Gold coin -----	1,235.00	Certified checks -----	150.00
Silver coin, including all minor coin -----	1,896.21	Accrued interest -----	
National bank notes and other U. S. notes -----	15,557.00		
Total -----	335,776.96	Total -----	335,776.96

PLANTERS BANK, ROCKY MOUNT.

J. C. BRASWELL, President.

L. L. HARDIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$220,335.95	Capital stock -----	\$ 50,000.00
Overdrafts -----	1,004.42	Surplus fund -----	30,000.00
United States bonds -----		Undivided profits -----	12,173.21
North Carolina State bonds -----		Dividends unpaid -----	30.00
All other stocks, bonds and mortgages -----	4,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	10,000.00
Banking house, furniture and fixtures -----	1,857.55	Time certificates of deposit -----	
All other real estate owned -----	5,891.00	Deposits subject to check -----	191,101.08
Demand loans -----	1,325.00	Demand certificates of deposit -----	
Due from banks and bankers -----	33,057.58	Due to banks and bankers -----	
Cash items -----	2,844.45	Cashier's checks outstanding -----	1,812.87
Gold coin -----	2,830.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	2,785.21		
National bank notes and other U. S. notes -----	11,936.00		
Building account -----	7,250.00		
Total -----	295,117.16	Total -----	295,117.16

ROCKY MOUNT SAVINGS AND TRUST COMPANY.

T. H. BATTLE, President.

F. P. SPRUILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$166,372.00	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	6,359.57
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,898.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	161,311.42
Demand loans		Demand certificates of deposit	
Due from banks and bankers	7,021.31	Due to banks and bankers	
Cash items	440.00	Cashier's checks outstanding	
Gold coin	40.00	Certified checks	
Silver coin, including all minor coin currency	281.68		
National bank notes and other U. S. notes	618.00		
Total	177,670.99	Total	177,670.99

BANK OF ROPER.

T. W. BLOUNT, President.

W. L. DAVENPORT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 25,005.20	Capital stock	\$ 20,000.00
Overdrafts	209.62	Surplus fund	
United States bonds		Undivided profits	562.77
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,181.63	Time certificates of deposit	4,587.00
All other real estate owned		Deposits subject to check	10,511.08
Demand loans		Demand certificates of deposit	
Due from banks and bankers	5,680.98	Due to banks and bankers	
Cash items		Cashier's checks outstanding	45.00
Gold coin		Certified checks	
Silver coin, including all minor coin currency	146.42		
National bank notes and other U. S. notes	1,482.00		
Total	35,705.85	Total	35,705.85

BANK OF ROSE HILL.

M. J. HEYER, President.

W. B. SOUTHERLAND, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 29,950.62	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	886.92
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,238.87	Time certificates of deposit	
All other real estate owned		Deposits subject to check	14,345.69
Demand loans		Demand certificates of deposit	11,448.50
Due from banks and bankers	2,465.52	Due to banks and bankers	
Cash items	12.67	Cashier's checks outstanding	543.25
Gold coin	80.00	Certified checks	
Silver coin, including all minor coin currency	28.68		
National bank notes and other U. S. notes	3,398.00		
Total	37,174.36	Total	37,174.36

BANK OF ROWLAND.

ALLEN EDENS, President.

W. F. BRISTOW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 88,330.31	Capital stock	\$ 25,000.00
Overdrafts	570.56	Surplus fund	2,900.00
United States bonds		Undivided profits	3,876.22
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,992.22	Time certificates of deposit	
All other real estate owned		Deposits subject to check	85,370.69
Demand loans		Demand certificates of deposit	
Due from banks and bankers	19,416.82	Due to banks and bankers	
Cash items	1,516.44	Cashier's checks outstanding	215.58
Gold coin	700.00	Certified checks	
Silver coin, including all minor coin currency	626.14		
National bank notes and other U. S. notes	2,210.00		
Total	117,362.49	Total	117,362.49

BANK OF ROXBORO.

E. B. READE, President.

W. F. LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 73,681.14	Capital stock	\$ 10,000.00
Overdrafts	2,663.56	Surplus fund	
United States bonds		Undivided profits	3,763.70
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	16,500.00
Banking house, furniture and fixtures	3,032.74	Time certificates of deposit	17,362.45
All other real estate owned		Deposits subject to check	54,367.53
Demand loans		Demand certificates of deposit	
Due from banks and bankers	15,750.18	Due to banks and bankers	1,031.96
Cash items	415.92	Cashier's checks outstanding	222.82
Gold coin	1,060.00	Certified checks	
Silver coin, including all minor coin currency	700.92		
National bank notes and other U. S. notes	5,944.00		
Total	103,248.46	Total	103,248.46

PEOPLES BANK, ROXBORO.

J. A. LONG, President.

J. S. BRADSHAW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$142,803.69	Capital stock	\$ 40,000.00
Overdrafts	4,751.96	Surplus fund	25,000.00
United States bonds		Undivided profits	6,768.02
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	17,337.50	Notes and bills rediscounted	
Premium on bonds	925.00	Bills payable	
Banking house, furniture and fixtures	7,800.00	Time certificates of deposit	39,380.43
All other real estate owned		Deposits subject to check	94,463.42
Demand loans		Demand certificates of deposit	
Due from banks and bankers	25,340.46	Due to banks and bankers	6,318.59
Cash items	205.83	Cashier's checks outstanding	160.59
Gold coin	2,315.00	Certified checks	
Silver coin, including all minor coin currency	797.61		
National bank notes and other U. S. notes	9,814.00		
Total	212,091.05	Total	212,091.05

CITIZENS BANK, RUTHERFORDTON.**H. L. CARPENTER, President.****A. L. GRAYSON, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 16,812.97	Capital stock	\$ 12,780.00
Overdrafts	325.72	Surplus fund	
United States bonds		Undivided profits	
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	944.73	Time certificates of deposit	
All other real estate owned		Deposits subject to check	16,990.71
Demand loans		Demand certificates of deposit	
Due from banks and bankers	8,027.23	Due to banks and bankers	
Cash items	77.60	Cashier's checks outstanding	115.21
Gold coin	635.00	Certified checks	
Silver coin, including all minor coin currency	361.67		
National bank notes and other U. S. notes	2,701.00		
Total	29,885.92	Total	29,885.92

COMMERCIAL BANK, RUTHERFORDTON.**T. B. TWITTY, President.****J. F. FLACK, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 69,845.49	Capital stock	\$ 10,000.00
Overdrafts	3,181.61	Surplus fund	6,000.00
United States bonds		Undivided profits	2,364.69
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,204.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	96,257.15
Demand loans		Demand certificates of deposit	
Due from banks and bankers	29,014.14	Due to banks and bankers	
Cash items	4,320.05	Cashier's checks outstanding	508.23
Gold coin	3,895.00	Certified checks	
Silver coin, including all minor coin currency	107.78		
National bank notes and other U. S. notes	3,562.00		
Total	115,130.07	Total	115,130.07

DAVIS & WILEY BANK, SALISBURY.**T. F. KLUTTZ, President.****O. D. DAVIS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$180,506.00	Capital stock	\$ 60,000.00
Overdrafts	11,981.95	Surplus fund	36,000.00
United States bonds		Undivided profits	4,548.64
North Carolina State bonds		Dividends unpaid	1,720.00
All other stocks, bonds and mortgages	33,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	13,000.00	Time certificates of deposit	
All other real estate owned	5,000.00	Deposits subject to check	181,351.15
Demand loans		Demand certificates of deposit	
Due from banks and bankers	60,164.03	Due to banks and bankers	29,535.41
Cash items	4,842.00	Cashier's checks outstanding	17,111.29
Gold coin	4,520.00	Certified checks	
Silver coin, including all minor coin currency	2,451.51		
National bank notes and other U. S. notes	14,801.00		
Total	330,266.49	Total	330,266.49

PEOPLES BANK AND TRUST COMPANY, SALISBURY.

D. R. JULIAN, President.

J. D. NORWOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$189,000.32	Capital stock -----	\$ 75,000.00
Overdrafts -----	735.75	Surplus fund -----	1,500.00
United States bonds -----		Undivided profits -----	3,456.20
North Carolina State bonds -----		Dividends unpaid -----	36.00
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	3,000.00	Time certificates of deposit -----	11,689.00
All other real estate owned -----		Deposits subject to check -----	162,013.96
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	45,829.01	Due to banks and bankers -----	2,271.37
Cash items -----	1,646.58	Cashier's checks outstanding -----	607.72
Gold coin -----	1,620.00	Certified checks -----	
Silver coin, including all minor coin currency -----	2,482.59		
National bank notes and other U. S. notes -----	12,260.00		
Total -----	256,574.25	Total -----	256,574.25

CAROLINA STATE BANK, SALUDA.

D. C. BARROW, President.

H. B. LANE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 2,848.55	Capital stock -----	\$ 5,000.00
Overdrafts -----		Surplus fund -----	
United States bonds -----		Undivided profits -----	74.78
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	1,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	1,374.01	Time certificates of deposit -----	320.00
All other real estate owned -----		Deposits subject to check -----	6,526.66
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	5,339.66	Due to banks and bankers -----	
Cash items -----	13.65	Cashier's checks outstanding -----	75.00
Gold coin -----		Certified checks -----	
Silver coin, including all minor coin currency -----	441.51	Accrued interest due depositors -----	196.25
National bank notes and other U. S. notes -----	618.00		
Expense -----	557.31		
Total -----	12,192.69	Total -----	12,192.69

BANK OF SANFORD.

T. L. CHISHOLM, President.

S. P. HATCH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$109,022.11	Capital stock -----	\$ 15,000.00
Overdrafts -----	3,331.29	Surplus fund -----	
United States bonds -----		Undivided profits -----	2,107.65
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----	1,000.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	3,020.24	Time certificates of deposit -----	
All other real estate owned -----	300.00	Deposits subject to check -----	130,912.50
Demand loans -----	10,000.00	Demand certificates of deposit -----	4,790.00
Due from banks and bankers -----	23,331.97	Due to banks and bankers -----	
Cash items -----		Cashier's checks outstanding -----	2,766.01
Gold coin -----	960.00	Certified checks -----	
Silver coin, including all minor coin currency -----	610.55		
National bank notes and other U. S. notes -----	4,000.00		
Total -----	155,576.16	Total -----	155,576.16

BANKING, LOAN AND TRUST COMPANY, SANFORD.

A. W. HUNTLEY, President.

J. W. CUNNINGHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$105,459.49	Capital stock	\$ 25,000.00
Overdrafts	451.03	Surplus fund	
United States bonds		Undivided profits	2,674.97
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	4,100.00	Notes and bills rediscounted	
Premium on bonds	42.50	Bills payable	
Banking house, furniture and fixtures	190.00	Time certificates of deposit	32,544.77
All other real estate owned		Deposits subject to check	105,835.47
Demand loans	24,100.00	Demand certificates of deposit	
Due from banks and bankers	35,788.92	Due to banks and bankers	11,837.15
Cash items	1,708.60	Cashier's checks outstanding	4.79
Gold coin	1,835.00	Certified checks	
Silver coin, including all minor coin currency	874.61		
National bank notes and other U. S. notes	2,847.00		
Total	177,397.15	Total	177,397.15

SCOTLAND NECK BANK.

A. M. DOWELL, President.

F. P. SHIELDS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$128,291.42	Capital stock	\$ 24,700.00
Overdrafts	2,834.16	Surplus fund	
United States bonds		Undivided profits	4,596.42
North Carolina State bonds		Dividends unpaid	240.00
All other stocks, bonds and mortgages	8,500.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	25,000.00
Banking house, furniture and fixtures	1,025.00	Time certificates of deposit	24,841.38
All other real estate owned		Deposits subject to check	73,843.15
Demand loans		Demand certificates of deposit	
Due from banks and bankers	8,416.52	Due to banks and bankers	2,768.24
Cash items	247.96	Cashier's checks outstanding	663.86
Gold coin	1,000.00	Certified checks	
Silver coin, including all minor coin currency	1,650.49	Bond tax	112.50
National bank notes and other U. S. notes	3,800.00		
Investment account	1,000.00		
Total	156,765.55	Total	156,765.55

FARMERS BANK, SEABOARD.

J. G. L. CROCKER, President.

H. R. HARRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 11,561.18	Capital stock	\$ 5,950.00
Overdrafts	258.60	Surplus fund	
United States bonds		Undivided profits	363.13
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	3,025.99	Time certificates of deposit	6,300.23
All other real estate owned		Deposits subject to check	18,955.89
Demand loans		Demand certificates of deposit	
Due from banks and bankers	13,947.53	Due to banks and bankers	
Cash items	14.52	Cashier's checks outstanding	42.10
Gold coin	264.50	Certified checks	25.00
Silver coin, including all minor coin currency	710.03		
National bank notes and other U. S. notes	1,854.00		
Total	31,636.35	Total	31,636.35

BANK OF SELMA.**M. C. WINSTON, President.****L. D. DEBNAM, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 70,171.37	Capital stock -----	\$ 10,000.00
Overdrafts -----	5,950.54	Surplus fund -----	
United States bonds -----		Undivided profits -----	7,997.07
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	2,630.55	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	75,303.65
Demand loans -----	1,500.00	Demand certificates of deposit -----	
Due from banks and bankers -----	7,157.25	Due to banks and bankers -----	
Cash items -----	199.63	Cashier's checks outstanding -----	738.29
Gold coin -----	15.00	Certified checks -----	
Silver coin, including all minor coin currency -----	325.67		
National bank notes and other U. S. notes -----	6,089.00		
Total -----	94,039.01	Total -----	94,039.01

CHATHAM BANK, SILER CITY.**F. M. HADLEY, President.****J. J. JENKINS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 44,533.44	Capital stock -----	\$ 5,000.00
Overdrafts -----	417.09	Surplus fund -----	2,000.00
United States bonds -----		Undivided profits -----	1,431.37
North Carolina State bonds -----		Dividends unpaid -----	6.00
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	749.07	Time certificates of deposit -----	11,425.43
All other real estate owned -----		Deposits subject to check -----	31,724.40
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	2,605.01	Due to banks and bankers -----	
Cash items -----	789.51	Cashier's checks outstanding -----	24.33
Gold coin -----	435.00	Certified checks -----	
Silver coin, including all minor coin currency -----	383.41		
National bank notes and other U. S. notes -----	1,699.00		
Total -----	51,611.53	Total -----	51,611.53

BANK OF SMITHFIELD.**W. L. WOODALL, President.****C. V. JOHNSON, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 94,737.73	Capital stock -----	\$ 30,000.00
Overdrafts -----	10,628.39	Surplus fund -----	
United States bonds -----		Undivided profits -----	832.59
North Carolina State bonds -----		Dividends unpaid -----	6.00
All other stocks, bonds and mortgages -----	12,800.00	Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	10,000.00
Banking house, furniture and fixtures -----	10,749.94	Time certificates of deposit -----	10,667.74
All other real estate owned -----		Deposits subject to check -----	120,281.04
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	22,546.76	Due to banks and bankers -----	180.93
Cash items -----	343.73	Cashier's checks outstanding -----	464.25
Gold coin -----	2,775.00	Certified checks -----	
Silver coin, including all minor coin currency -----	3,640.00		
National bank notes and other U. S. notes -----	14,211.00		
Total -----	172,432.55	Total -----	172,432.55

SNOW HILL BANKING AND TRUST COMPANY, SNOW HILL.

G. A. NORWOOD, JR., President.

JAMES T. SUGG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 29,825.03	Capital stock	\$ 10,000.00
Overdrafts	442.95	Surplus fund	
United States bonds		Undivided profits	2,034.31
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	505.00	Time certificates of deposit	9,447.00
All other real estate owned		Deposits subject to check	26,044.26
Demand loans	1,041.77	Demand certificates of deposit	
Due from banks and bankers	4,644.96	Due to banks and bankers	
Cash items		Cashier's checks outstanding	338.55
Gold coin	350.00	Certified checks	
Silver coin, including all minor coin currency	1,504.41		
National bank notes and other U. S. notes	9,550.00		
Total	47,864.12	Total	47,864.12

CITIZENS BANK AND TRUST COMPANY OF SOUTHERN PINES.

CHARLES B. GROUT, President.

G. A. KIMBALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 30,045.03	Capital stock	\$ 10,000.00
Overdrafts	54.63	Surplus fund	500.00
United States bonds		Undivided profits	1,031.94
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	2,500.00	Notes and bills rediscounted	
Premium on bonds	125.00	Bills payable	
Banking house, furniture and fixtures	910.82	Time certificates of deposit	
All other real estate owned		Deposits subject to check	34,011.70
Demand loans		Demand certificates of deposit	
Due from banks and bankers	7,932.57	Due to banks and bankers	
Cash items	11.58	Cashier's checks outstanding	220.00
Gold coin	185.00	Certified checks	
Silver coin, including all minor coin currency	2,858.01		
National bank notes and other U. S. notes	1,141.00		
Total	45,763.64	Total	45,763.64

BANK OF SOUTHPORT.

D. I. WATSON, President.

J. J. LAUGHLIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 24,639.52	Capital stock	\$ 5,000.00
Overdrafts	991.35	Surplus fund	
United States bonds		Undivided profits	255.65
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	950.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	23,719.93
Demand loans	900.77	Demand certificates of deposit	
Due from banks and bankers	184.00	Due to banks and bankers	
Cash items	40.00	Cashier's checks outstanding	
Gold coin	321.94	Certified checks	900.00
Silver coin, including all minor coin currency	1,848.00		
National bank notes and other U. S. notes			
Total	29,875.58	Total	29,875.58

BANK OF SPARTA.

W. C. FIELDS, President.

T. J. CARSON, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 33,500.53	Capital stock -----	\$ 15,000.00
Overdrafts -----	719.02	Surplus fund -----	1,000.00
United States bonds -----		Undivided profits -----	1,549.00
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	2,179.32	Time certificates of deposit -----	6,970.62
All other real estate owned -----		Deposits subject to check -----	35,750.16
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	15,046.71	Due to banks and bankers -----	
Cash items -----	6,136.83	Cashier's checks outstanding -----	8.10
Gold coin -----	322.50	Certified checks -----	5.38
Silver coin, including all minor coin currency -----	193.25		
National bank notes and other U. S. notes -----	2,185.00		
Total -----	60,283.16	Total -----	60,283.16

BANK OF SPENCER.

B. F. LIVELY, President.

J. K. DORSETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 26,472.49	Capital stock -----	\$ 5,000.00
Overdrafts -----	792.66	Surplus fund -----	
United States bonds -----		Undivided profits -----	1,712.78
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	705.00	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	33,132.16
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	2,387.53	Due to banks and bankers -----	1,493.09
Cash items -----		Cashier's checks outstanding -----	750.00
Gold coin -----	500.00	Certified checks -----	
Silver coin, including all minor coin currency -----	200.35		
National bank notes and other U. S. notes -----	11,030.00		
Total -----	42,088.03	Total -----	42,088.03

FARMERS AND MERCHANTS BANK, SPRING HOPE.

W. H. GRIFFIN, President.

G. F. CROCKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 37,821.06	Capital stock -----	\$ 10,000.00
Overdrafts -----	714.29	Surplus fund -----	
United States bonds -----		Undivided profits -----	955.29
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	854.22	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	48,707.39
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	15,195.78	Due to banks and bankers -----	
Cash items -----	396.12	Cashier's checks outstanding -----	73.22
Gold coin -----	50.00	Certified checks -----	
Silver coin, including all minor coin currency -----	515.43		
National bank notes and other U. S. notes -----	4,189.00		
Total -----	59,735.90	Total -----	59,735.90

SPRING HOPE BANKING COMPANY.

W. W. RICHARDSON, President.

W. H. TAYLOR, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 51,476.95	Capital stock	\$ 10,000.00
Overdrafts	4,892.97	Surplus fund	
United States bonds		Undivided profits	1,403.38
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	857.18	Time certificates of deposit	26,743.61
All other real estate owned	1,805.68	Deposits subject to check	47,795.80
Demand loans		Demand certificates of deposit	
Due from banks and bankers	23,733.51	Due to banks and bankers	
Cash items		Cashier's checks outstanding	296.97
Gold coin	1,120.00	Certified checks	
Silver coin, including all minor coin currency	1,384.57	Accrued interest due depositors	844.00
National bank notes and other U. S. notes	1,813.00		
Total	87,083.76	Total	87,643.79

STATESVILLE LOAN AND TRUST COMPANY.

M. K. STEELE, President.

D. M. AUSLEY, Secretary and Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$271,113.41	Capital stock	\$ 40,000.00
Overdrafts	3,231.62	Surplus fund	24,000.00
United States bonds		Undivided profits	3,225.09
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	12,646.25	Time certificates of deposit	
All other real estate owned	4,500.00	Deposits subject to check	231,953.92
Demand loans	8,560.00	Demand certificates of deposit	28,071.05
Due from banks and bankers	30,402.84	Due to banks and bankers	2,738.42
Cash items	5,809.72	Cashier's checks outstanding	1,518.88
Gold coin	20,435.00	Certified checks	
Silver coin, including all minor coin currency	2,968.52	Accrued interest due depositors	800.00
National bank notes and other U. S. notes	22,640.00		
Total	382,307.36	Total	382,307.36

BANK OF STONEVILLE.

R. T. STONE, President.

C. K. NOLEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 36,277.21	Capital stock	\$ 5,800.00
Overdrafts		Surplus fund	2,000.00
United States bonds		Undivided profits	602.77
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	4,489.82
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,775.89	Time certificates of deposit	22,017.00
All other real estate owned		Deposits subject to check	30,537.93
Demand loans		Demand certificates of deposit	
Due from banks and bankers	23,263.85	Due to banks and bankers	
Cash items	32.16	Cashier's checks outstanding	58.94
Gold coin	355.00	Certified checks	
Silver coin, including all minor coin currency	511.35	Accrued interest due depositors	700.00
National bank notes and other U. S. notes	3,991.00		
Total	66,206.46	Total	66,206.46

BANK OF STOVALL.

W. H. HUNT, President.

C. L. LEWIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 12,201.24	Capital stock	\$ 5,000.00
Overdrafts	17.17	Surplus fund	
United States bonds		Undivided profits	
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	408.25	Time certificates of deposit	5,316.62
All other real estate owned		Deposits subject to check	6,971.44
Demand loans		Demand certificates of deposit	
Due from banks and bankers	2,572.18	Due to banks and bankers	
Cash items	1,612.00	Cashier's checks outstanding	
Gold coin	280.00	Certified checks	
Silver coin, including all minor coin currency	148.33		
National bank notes and other U. S. notes			
Expense	48.89		
Total	17,288.06	Total	17,288.06

JACKSON COUNTY BANK, SYLVA.

C. J. HARRIS, President.

M. BUCHANAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 41,227.86	Capital stock	\$ 12,000.00
Overdrafts	1,104.54	Surplus fund	
United States bonds		Undivided profits	1,349.15
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,338.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	42,752.80
Demand loans		Demand certificates of deposit	20,247.66
Due from banks and bankers	31,575.15	Due to banks and bankers	
Cash items	201.35	Cashier's checks outstanding	2,095.00
Gold coin	710.00	Certified checks	
Silver coin, including all minor coin currency	463.82	Accrued interest due depositors	233.11
National bank notes and other U. S. notes	2,217.00		
Total	78,837.72	Total	78,837.72

BANK OF TARBORO.

J. F. SHACKELFORD, President.

L. V. HART, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 96,920.83	Capital stock	\$ 25,000.00
Overdrafts		Surplus fund	9,500.00
United States bonds		Undivided profits	912.31
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	3,500.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	10,000.00
Banking house, furniture and fixtures	10,287.50	Time certificates of deposit	15,133.44
All other real estate owned	1,500.00	Deposits subject to check	114,225.00
Demand loans		Demand certificates of deposit	
Due from banks and bankers	43,302.21	Due to banks and bankers	
Cash items	4,593.97	Cashier's checks outstanding	186.00
Gold coin	220.00	Certified checks	
Silver coin, including all minor coin currency	4,632.24		
National bank notes and other U. S. notes	10,000.00		
Total	174,956.75	Total	174,956.75

PAMLICO INSURANCE AND BANKING COMPANY, TARBORO.**H. L. STATON, President.****JOB COBB, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$177,369.30	Capital stock	\$ 33,960.00
Overdrafts	17,684.95	Surplus fund	
United States bonds		Undivided profits	46,772.04
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	17,500.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	40,000.00
Banking house, furniture and fixtures	5,816.03	Time certificates of deposit	48,997.69
All other real estate owned		Deposits subject to check	90,754.70
Demand loans		Demand certificates of deposit	
Due from banks and bankers	25,516.05	Due to banks and bankers	
Cash items	6,771.35	Cashier's checks outstanding	842.91
Gold coin	1,200.00	Certified checks	
Silver coin, including all minor coin currency	2,176.66		
National bank notes and other U. S. notes	7,293.00		
Total	261,327.34	Total	261,327.34

BANK OF ALEXANDER, TAYLORSVILLE.**W. B. MATHESON, President.****J. T. WILLIAMSON, JR., Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 37,571.33	Capital stock	\$ 6,000.00
Overdrafts	602.37	Surplus fund	1,000.00
United States bonds		Undivided profits	1,770.82
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	983.93	Time certificates of deposit	14,145.01
All other real estate owned		Deposits subject to check	40,120.39
Demand loans		Demand certificates of deposit	
Due from banks and bankers	18,327.71	Due to banks and bankers	
Cash items	560.15	Cashier's checks outstanding	1,117.50
Gold coin	897.50	Certified checks	
Silver coin, including all minor coin currency	1,375.73		
National bank notes and other U. S. notes	3,835.00		
Total	64,153.72	Total	64,153.72

BANK OF THOMASVILLE.**E. M. ARMFIELD, President.****J. L. ARMFIELD, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$133,959.53	Capital stock	\$ 12,500.00
Overdrafts	3,000.00	Surplus fund	10,000.00
United States bonds		Undivided profits	1,102.49
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	3,500.00
Premium on bonds		Bills payable	9,000.00
Banking house, furniture and fixtures	4,419.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	96,354.82
Demand loans		Demand certificates of deposit	20,000.00
Due from banks and bankers	7,679.32	Due to banks and bankers	1,720.16
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	5,119.62		
National bank notes and other U. S. notes			
Total	154,177.47	Total	154,177.47

THOMASVILLE LOAN AND TRUST COMPANY.

T. J. FINCH, President.

C. E. GODWIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 36,016.61	Capital stock	\$ 9,450.00
Overdrafts	5,199.54	Surplus fund	300.00
United States bonds		Undivided profits	961.09
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	4,400.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	4,850.75	Time certificates of deposit	
All other real estate owned		Deposits subject to check	22,206.42
Demand loans		Demand certificates of deposit	12,202.60
Due from banks and bankers	3,466.69	Due to banks and bankers	1,675.36
Cash items	578.01	Cashier's checks outstanding	313.81
Gold coin	435.00	Certified checks	
Silver coin, including all minor coin currency	404.68		
National bank notes and other U. S. notes	558.00		
Total	51,509.28	Total	51,509.28

BANK OF JONES, TRENTON.

T. D. WARREN, President.

S. H. HAYWOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 18,840.60	Capital stock	\$ 5,000.00
Overdrafts	242.53	Surplus fund	
United States bonds		Undivided profits	474.62
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	526.33	Time certificates of deposit	4,955.00
All other real estate owned		Deposits subject to check	17,962.72
Demand loans		Demand certificates of deposit	
Due from banks and bankers	4,789.99	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	145.00	Certified checks	
Silver coin, including all minor coin currency	926.89		
National bank notes and other U. S. notes	2,921.00		
Total	28,392.34	Total	28,392.34

BANK OF MONTGOMERY, TROY.

W. J. ARMFIELD, JR., President.

J. G. TOMLINSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 91,043.09	Capital stock	\$ 10,000.00
Overdrafts	1,594.19	Surplus fund	10,000.00
United States bonds		Undivided profits	2,056.08
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	859.00	Time certificates of deposit	28,138.12
All other real estate owned		Deposits subject to check	89,400.61
Demand loans		Demand certificates of deposit	
Due from banks and bankers	39,195.59	Due to banks and bankers	
Cash items	1,166.70	Cashier's checks outstanding	2,078.56
Gold coin	817.50	Certified checks	
Silver coin, including all minor coin currency	2,347.30		
National bank notes and other U. S. notes	4,650.00		
Total	141,673.37	Total	141,673.37

BANK OF TRYON.

JOSEPH, NORWOOD, President.

J. B. HESTER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 45,827.36	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	1,000.00
United States bonds		Undivided profits	1,824.94
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures		Time certificates of deposit	7,905.21
All other real estate owned		Deposits subject to check	27,326.24
Demand loans		Demand certificates of deposit	
Due from banks and bankers	3,583.29	Due to banks and bankers	733.05
Cash items		Cashier's checks outstanding	2,083.80
Gold coin		Certified checks	
Silver coin, including all minor coin currency	1,462.59	Accrued interest due depositors	
National bank notes and other U. S. notes			
Total	50,873.24	Total	50,873.24

BANK OF VANCEBORO.

W. C. WHITE, President.

J. B. HARVEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 425.00	Capital stock	\$ 5,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	39.15
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	100.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	2,985.07
Demand loans		Demand certificates of deposit	
Due from banks and bankers	5,874.83	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	224.39		
National bank notes and other U. S. notes	1,400.00		
Total	8,024.22	Total	8,024.22

BANK OF COLUMBUS, VINELAND.

R. H. POWELL, President.

F. L. FORD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 52,107.81	Capital stock	\$ 10,000.00
Overdrafts	270.55	Surplus fund	
United States bonds		Undivided profits	1,423.25
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	5,000.00
Banking house, furniture and fixtures	1,757.58	Time certificates of deposit	14,527.85
All other real estate owned	700.00	Deposits subject to check	34,983.51
Demand loans	3,924.00	Demand certificates of deposit	
Due from banks and bankers	2,297.66	Due to banks and bankers	
Cash items	566.90	Cashier's checks outstanding	181.15
Gold coin	390.00	Certified checks	
Silver coin, including all minor coin currency	1,018.26		
National bank notes and other U. S. notes	3,083.00		
Total	66,115.76	Total	66,115.76

BANK OF WADESBORO.

T. J. COVINGTON, President.

C. M. BURNES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$169,576.62	Capital stock	\$ 50,000.00
Overdrafts	12,550.13	Surplus fund	10,000.00
United States bonds		Undivided profits	11,738.88
North Carolina State bonds		Dividends unpaid	149.00
All other stocks, bonds and mortgages	5,000.00	Notes and bills rediscounted	2,000.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	1,865.00	Time certificates of deposit	36,266.67
All other real estate owned		Deposits subject to check	124,060.15
Demand loans	8,373.43	Demand certificates of deposit	
Due from banks and bankers	28,536.30	Due to banks and bankers	2,832.65
Cash items	1,841.27	Cashier's checks outstanding	904.90
Gold coin	645.00	Certified checks	
Silver coin, including all minor coin currency	2,564.50		
National bank notes and other U. S. notes	7,000.00		
Total	237,952.25	Total	237,952.25

BANK OF WAKE, WAKE FOREST.

J. B. POWERS, President.

T. E. HOLDING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 55,296.41	Capital stock	\$ 15,000.00
Overdrafts	507.87	Surplus fund	2,000.00
United States bonds		Undivided profits	730.82
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	9,000.00
Banking house, furniture and fixtures	3,918.68	Time certificates of deposit	7,672.65
All other real estate owned		Deposits subject to check	44,686.99
Demand loans		Demand certificates of deposit	
Due from banks and bankers	13,182.92	Due to banks and bankers	
Cash items	51.46	Cashier's checks outstanding	144.66
Gold coin	1,427.50	Certified checks	
Silver coin, including all minor coin currency	847.28		
National bank notes and other U. S. notes	4,003.00		
Total	79,235.12	Total	79,235.12

BANK OF DUPLIN, WALLACE.

H. C. MCQUEEN, President.

A. L. MCGOWEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$140,314.94	Capital stock	\$ 12,500.00
Overdrafts	398.65	Surplus fund	5,000.00
United States bonds		Undivided profits	4,102.17
North Carolina State bonds		Dividends unpaid	120.00
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,200.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	61,394.17
Demand loans	3,062.00	Demand certificates of deposit	82,971.61
Due from banks and bankers	13,704.05	Due to banks and bankers	
Cash items	1,267.26	Cashier's checks outstanding	137.51
Gold coin	105.00	Certified checks	
Silver coin, including all minor coin currency	973.56	Accrued interest due depositors	600.00
National bank notes and other U. S. notes	4,800.00		
Total	166,825.46	Total	166,825.46

BANK OF WALLACE.

W. E. BORDEN, President.

S. A. BONEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 42,468.76	Capital stock	\$ 13,850.00
Overdrafts	407.64	Surplus fund	
United States bonds		Undivided profits	975.37
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	1,500.00
Banking house, furniture and fixtures	6,336.09	Time certificates of deposit	
All other real estate owned		Deposits subject to check	10,152.16
Demand loans		Demand certificates of deposit	10,739.21
Due from banks and bankers		Due to banks and bankers	2,571.26
Cash items		Cashier's checks outstanding	84.30
Gold coin	80.00	Certified checks	
Silver coin, including all minor coin currency	621.81		
National bank notes and other U. S. notes	3,458.00		
Total	58,372.30	Total	58,372.30

BANK OF WARREN, WARRENTON.

TASKER POLK, President.

C. N. WILLIAMS, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 88,854.79	Capital stock	\$ 22,250.00
Overdrafts	1,673.71	Surplus fund	
United States bonds		Undivided profits	3,804.64
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	6,286.19	Time certificates of deposit	44,353.48
All other real estate owned		Deposits subject to check	45,387.42
Demand loans		Demand certificates of deposit	
Due from banks and bankers	13,545.51	Due to banks and bankers	503.17
Cash items	655.15	Cashier's checks outstanding	573.80
Gold coin	770.00	Certified checks	2,000.00
Silver coin, including all minor coin currency	1,135.16		
National bank notes and other U. S. notes	5,952.00		
Total	118,872.51	Total	118,872.51

CITIZENS BANK, WARRENTON.

W. B. BOYD, President.

R. T. WATSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 83,710.89	Capital stock	\$ 20,000.00
Overdrafts	871.28	Surplus fund	
United States bonds		Undivided profits	2,328.65
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	684.99	Time certificates of deposit	39,820.30
All other real estate owned		Deposits subject to check	61,777.97
Demand loans		Demand certificates of deposit	
Due from banks and bankers	29,339.60	Due to banks and bankers	
Cash items	2,291.86	Cashier's checks outstanding	141.59
Gold coin	1,100.00	Certified checks	
Silver coin, including all minor coin currency	1,469.79		
National bank notes and other U. S. notes	4,600.00		
Total	124,068.41	Total	124,068.41

BANK OF WARSAW.**T. B. PEIRCE, President.****H. F. PEIRCE, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 48,608.57	Capital stock	\$ 10,000.00
Overdrafts	3,152.99	Surplus fund	3,000.00
United States bonds		Undivided profits	1,697.28
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,419.25	Time certificates of deposit	
All other real estate owned		Deposits subject to check	44,972.96
Demand loans	3,764.30	Demand certificates of deposit	16,470.63
Due from banks and bankers	16,242.98	Due to banks and bankers	
Cash items	15.00	Cashier's checks outstanding	317.45
Gold coin	392.50	Certified checks	
Silver coin, including all minor coin currency	517.73	Accrued interest due depositors	130.00
National bank notes and other U. S. notes	1,475.00		
Total	76,588.32	Total	76,588.32

BANK OF WASHINGTON.**SETH BRIDGMAN, President.****T. J. LATHAM, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$160,165.13	Capital stock	\$ 50,000.00
Overdrafts	329.34	Surplus fund	32,000.00
United States bonds		Undivided profits	3,640.41
North Carolina State bonds		Dividends unpaid	40.00
All other stocks, bonds and mortgages	5,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	6,852.63	Time certificates of deposit	24,962.39
All other real estate owned		Deposits subject to check	133,930.65
Demand loans		Demand certificates of deposit	
Due from banks and bankers	25,163.17	Due to banks and bankers	848.63
Cash items	2,854.89	Cashier's checks outstanding	500.00
Gold coin	2,596.00	Certified checks	
Silver coin, including all minor coin currency	2,182.92		
National bank notes and other U. S. notes	73,574.98		
Total	245,922.08	Total	345,922.08

SAVINGS AND TRUST COMPANY, WASHINGTON.**B. G. MOSS, President.****J. B. SPARROW, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 78,702.73	Capital stock	\$ 45,400.00
Overdrafts	23.68	Surplus fund	2,000.00
United States bonds		Undivided profits	4,829.79
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	3,000.00
Banking house, furniture and fixtures	17,503.30	Time certificates of deposit	
All other real estate owned		Deposits subject to check	48,941.20
Demand loans		Demand certificates of deposit	21,957.53
Due from banks and bankers	22,869.28	Due to banks and bankers	
Cash items	203.40	Cashier's checks outstanding	
Gold coin	1,020.00	Certified checks	123.86
Silver coin, including all minor coin currency	665.99		
National bank notes and other U. S. notes	5,264.00		
Total	126,252.38	Total	126,252.38

WAXHAW BANKING AND TRUST COMPANY.

J. L. RODMAN, President.

J. A. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 28,833.67	Capital stock	\$ 17,550.00
Overdrafts	24.01	Surplus fund	
United States bonds		Undivided profits	627.72
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	4,901.03	Time certificates of deposit	5,558.08
All other real estate owned		Deposits subject to check	20,380.38
Demand loans		Demand certificates of deposit	
Due from banks and bankers	5,934.66	Due to banks and bankers	
Cash items		Cashier's checks outstanding	228.68
Gold coin	720.00	Certified checks	
Silver coin, including all minor coin currency	831.49		
National bank notes and other U. S. notes	3,100.00		
Total	44,344.86	Total	44,344.86

BANK OF WAYNESVILLE.

ALDEN HOWELL, President.

ALDEN HOWELL, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$241,840.86	Capital stock	\$ 50,000.00
Overdrafts	4,368.09	Surplus fund	10,000.00
United States bonds		Undivided profits	7,556.19
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	7,416.66	Notes and bills rediscounted	14,980.50
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	5,000.00	Time certificates of deposit	106,022.45
All other real estate owned		Deposits subject to check	86,939.56
Demand loans	3,325.33	Demand certificates of deposit	
Due from banks and bankers	25,450.34	Due to banks and bankers	19,703.03
Cash items	1,590.42	Cashier's checks outstanding	392.25
Gold coin	665.00	Certified checks	
Silver coin, including all minor coin currency	992.28		
National bank notes and other U. S. notes	4,945.00		
Total	295,593.98	Total	295,593.98

COMMERCIAL BANK, WAYNESVILLE.

R. E. OSBORNE, President.

C. M. HICKERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 23,023.48	Capital stock	\$ 20,472.56
Overdrafts		Surplus fund	
United States bonds		Undivided profits	229.04
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	93.25	Time certificates of deposit	
All other real estate owned	3,500.00	Deposits subject to check	23,902.22
Demand loans		Demand certificates of deposit	600.00
Due from banks and bankers	20,053.15	Due to banks and bankers	5,000.00
Cash items	488.96	Cashier's checks outstanding	318.25
Gold coin	1,085.00	Certified checks	
Silver coin, including all minor coin currency	986.23		
National bank notes and other U. S. notes	1,292.00		
Total	50,522.07	Total	50,522.07

BANK OF WELDON.

W. E. DANIEL, President.

W. R. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$108,423.87	Capital stock	\$ 20,000.00
Overdrafts	1,208.07	Surplus fund	15,500.00
United States bonds		Undivided profits	1,174.58
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	6,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	150.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	126,113.39
Demand loans		Demand certificates of deposit	
Due from banks and bankers	36,456.08	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	875.00	Certified checks	
Silver coin, including all minor coin currency			
National bank notes and other U. S. notes	9,674.95		
Total	162,787.97	Total	162,787.97

BANK OF WHITAKERS.

W. T. BRASWELL, President.

W. J. TAYLOR, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 38,303.27	Capital stock	\$ 10,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	3,503.05
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	4,500.00
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,207.85	Time certificates of deposit	5,674.40
All other real estate owned		Deposits subject to check	36,206.74
Demand loans		Demand certificates of deposit	
Due from banks and bankers	14,362.19	Due to banks and bankers	
Cash items	23.67	Cashier's checks outstanding	250.05
Gold coin	806.00	Certified checks	
Silver coin, including all minor coin currency	1,110.26		
National bank notes and other U. S. notes	3,821.00		
Total	60,134.24	Total	60,134.24

BANK OF WHITEVILLE.

J. B. SCHULKEN, President.

L. M. COVINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 84,162.96	Capital stock	\$ 10,000.00
Overdrafts	633.28	Surplus fund	
United States bonds		Undivided profits	6,813.45
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	7,500.00
Premium on bonds		Bills payable	5,000.00
Banking house, furniture and fixtures	5,400.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	86,547.47
Demand loans		Demand certificates of deposit	
Due from banks and bankers	16,702.91	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	40.00	Certified checks	
Silver coin, including all minor coin currency	2,311.77		
National bank notes and other U. S. notes	6,610.00		
Total	115,860.92	Total	115,860.92

BANK OF MARTIN COUNTY, WILLIAMSTON.**W. MARTIN, President.****J. G. GODARD, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$102,689.01	Capital stock	\$ 15,000.00
Overdrafts	4,553.56	Surplus fund	8,500.00
United States bonds		Undivided profits	2,272.88
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages	1,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	10,000.00
Banking house, furniture and fixtures	1,850.00	Time certificates of deposit	35,777.46
All other real estate owned		Deposits subject to check	63,675.10
Demand loans	2,072.89	Demand certificates of deposit	
Due from banks and bankers	22,450.59	Due to banks and bankers	1,774.21
Cash items		Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	2,403.60	Accrued interest due depositors	
National bank notes and other U. S. notes			
Total	136,999.65	Total	136,999.65

FARMERS AND MERCHANTS BANK, WILLIAMSTON.**D. S. BIGGS, President.****F. F. FAGAN, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 83,520.65	Capital stock	\$ 25,000.00
Overdrafts	865.01	Surplus fund	300.00
United States bonds		Undivided profits	3,297.17
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	15,000.00
Banking house, furniture and fixtures	10,806.19	Time certificates of deposit	24,641.77
All other real estate owned		Deposits subject to check	35,471.09
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,177.60	Due to banks and bankers	
Cash items	307.48	Cashier's checks outstanding	
Gold coin	575.00	Certified checks	
Silver coin, including all minor coin currency	333.10	Accrued interest due depositors	
National bank notes and other U. S. notes	1,125.00		
Total	103,710.03	Total	103,710.03

ATLANTIC TRUST AND BANKING COMPANY, WILMINGTON.**M. J. HEYER, President.****MILTON CALDER, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$643,330.62	Capital stock	\$ 50,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	24,812.69
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	100.00	Time certificates of deposit	
All other real estate owned		Deposits subject to check	612,025.91
Demand loans	24,000.00	Demand certificates of deposit	14,443.46
Due from banks and bankers	34,849.05	Due to banks and bankers	
Cash items	113.14	Cashier's checks outstanding	367.53
Gold coin	210.00	Certified checks	73.40
Silver coin, including all minor coin currency	490.18	Accrued interest due depositors	5,000.00
National bank notes and other U. S. notes	3,630.00		
Total	706,722.99	Total	706,722.99

CAROLINA SAVINGS AND TRUST COMPANY, WILMINGTON.**J. S. ARMSTRONG, President.****J. H. DAVIS, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$304,256.25	Capital stock	\$ 25,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	7,508.07
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	435.33	Time certificates of deposit	
All other real estate owned		Deposits subject to check	271,309.72
Demand loans	14,120.00	Demand certificates of deposit	34,107.39
Due from banks and bankers	16,646.46	Due to banks and bankers	
Cash items	264.71	Cashier's checks outstanding	
Gold coin	50.00	Certified checks	
Silver coin, including all minor coin currency	113.43	Accrued interest due depositors	1,500.00
National bank notes and other U. S. notes	3,539.00		
Total	339,425.18	Total	339,425.18

HUGH MacRAE & COMPANY, BANKERS, WILMINGTON.

....., President.

....., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 166.68	Capital stock	\$ 10,000.00
Overdrafts	71.37	Surplus fund	
United States bonds		Undivided profits	195.58
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,285.07	Time certificates of deposit	
All other real estate owned		Deposits subject to check	31,526.71
Demand loans	23,250.00	Demand certificates of deposit	
Due from banks and bankers	8,905.01	Due to banks and bankers	
Cash items	7,000.00	Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	4.16		
National bank notes and other U. S. notes	40.00		
Total	41,622.29	Total	41,722.29

PEOPLES SAVINGS BANK, WILMINGTON.**H. C. McQUEEN, President.****F. W. DICK, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts	\$774,372.24	Capital stock	\$ 30,000.00
Overdrafts		Surplus fund	
United States bonds		Undivided profits	43,877.05
North Carolina State bonds		Dividends unpaid	54.00
All other stocks, bonds and mortgages	10,000.00	Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	2,407.50	Time certificates of deposit	
All other real estate owned		Deposits subject to check	656,415.48
Demand loans		Demand certificates of deposit	80,252.26
Due from banks and bankers	17,922.39	Due to banks and bankers	
Cash items	1,074.63	Cashier's checks outstanding	
Gold coin		Certified checks	
Silver coin, including all minor coin currency	265.03		
National bank notes and other U. S. notes	4,557.00		
Total	810,598.79	Total	810,598.79

WILMINGTON SAVINGS AND TRUST COMPANY, WILMINGTON.

J. W. NORWOOD, President.

C. E. TAYLOR, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$1,342,921.76	Capital stock-----	\$ 25,000.00
Overdrafts-----		Surplus fund-----	
United States bonds-----		Undivided profits-----	131,859.04
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----	3,000.00	Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	1.00	Time certificates of deposit-----	
All other real estate owned-----	15,000.00	Deposits subject to check-----	1,276,385.83
Demand loans-----	132,372.41	Demand certificates of deposit-----	135,833.41
Due from banks and bankers-----	73,455.41	Due to banks and bankers-----	
Cash items-----	590.82	Cashier's checks outstanding-----	
Gold coin-----		Certified checks-----	
Silver coin, including all minor coin currency-----	382.88		
National bank notes and other U. S. notes-----	1,404.00		
Total-----	1,569,128.23	Total-----	1,569,128.23

BRANCH BANKING COMPANY, WILSON.

H. G. CONNOR, President.

J. C. HALES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$438,399.78	Capital stock-----	\$ 100,000.00
Overdrafts-----	10,433.85	Surplus fund-----	35,000.00
United States bonds-----	1,700.00	Undivided profits-----	7,777.96
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	27,425.00
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	33,832.98	Time certificates of deposit-----	
All other real estate owned-----	3,550.00	Deposits subject to check-----	264,912.11
Demand loans-----	8,230.71	Savings deposits-----	140,122.91
Due from banks and bankers-----	42,426.03	Due to banks and bankers-----	2,638.79
Cash items-----	202.18	Cashier's checks outstanding-----	
Gold coin-----	540.00	Certified checks-----	
Silver coin, including all minor coin currency-----	6,180.24		
National bank notes and other U. S. notes-----	32,381.00		
Total-----	577,876.77	Total-----	577,876.77

CITIZENS BANK, WILSON.

R. G. BRIGGS, President.

W. M. FARMER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$ 43,200.76	Capital stock-----	\$ 50,000.00
Overdrafts-----	13.96	Surplus fund-----	
United States bonds-----		Undivided profits-----	1,317.59
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----	20,300.00	Notes and bills rediscounted-----	1,149.43
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	1,805.38	Time certificates of deposit-----	200.00
All other real estate owned-----		Deposits subject to check-----	32,203.36
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	10,256.96	Due to banks and bankers-----	
Cash items-----	145.25	Cashier's checks outstanding-----	
Gold coin-----	1,000.00	Certified checks-----	
Silver coin, including all minor coin currency-----	1,084.07		
National bank notes and other U. S. notes-----	7,064.00		
Total-----	84,870.38	Total-----	84,870.38

WILSON TRUST AND SAVINGS BANK, WILSON.**JOHN F. BRUTON, President.****E. T. BARNES, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$160,945.75	Capital stock-----	\$ 10,000.00
Overdrafts-----		Surplus fund-----	
United States bonds-----		Undivided profits-----	7,017.00
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----	2,000.00	Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	
Banking house, furniture and fixtures-----	3,108.00	Time certificates of deposit-----	
All other real estate owned-----		Deposits subject to check-----	171,726.21
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	22,279.08	Due to banks and bankers-----	
Cash items-----		Cashier's checks outstanding-----	
Gold coin-----		Certified checks-----	
Silver coin, including all minor coin currency-----	60.38		
National bank notes and other U. S. notes-----	350.00		
Total-----	188,743.21	Total-----	188,743.21

BANK OF WINDSOR.**THOMAS GILLAM, President.****W. L. LYON, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$200,043.45	Capital stock-----	\$ 20,000.00
Overdrafts-----	1,875.44	Surplus fund-----	4,000.00
United States bonds-----		Undivided profits-----	2,096.80
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----	1,500.00	Notes and bills rediscounted-----	
Premium on bonds-----		Bills payable-----	19,262.51
Banking house, furniture and fixtures-----		Time certificates of deposit-----	118,451.33
All other real estate owned-----		Deposits subject to check-----	84,641.18
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	35,513.65	Due to banks and bankers-----	
Cash items-----	274.65	Cashier's checks outstanding-----	83.40
Gold coin-----		Certified checks-----	13.31
Silver coin, including all minor coin currency-----	9,341.84		
National bank notes and other U. S. notes-----			
Total-----	248,548.53	Total-----	248,548.53

CITIZENS BANK OF WINDSOR.**M. B. GILLAM, President.****H. D. BATEMAN, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts-----	\$ 69,957.47	Capital stock-----	\$ 20,000.00
Overdrafts-----	1,504.40	Surplus fund-----	1,000.00
United States bonds-----		Undivided profits-----	168.64
North Carolina State bonds-----		Dividends unpaid-----	
All other stocks, bonds and mortgages-----		Notes and bills rediscounted-----	4,900.00
Premium on bonds-----		Bills payable-----	15,000.00
Banking house, furniture and fixtures-----	3,702.24	Time certificates of deposit-----	21,363.24
All other real estate owned-----		Deposits subject to check-----	26,742.93
Demand loans-----		Demand certificates of deposit-----	
Due from banks and bankers-----	10,282.78	Due to banks and bankers-----	
Cash items-----	245.82	Cashier's checks outstanding-----	202.22
Gold coin-----		Certified checks-----	14.00
Silver coin, including all minor coin currency-----	3,698.32		
National bank notes and other U. S. notes-----			
Total-----	89,391.03	Total-----	89,391.03

PIEDMONT SAVINGS BANK, WINSTON.

J. F. GRIFFITH, President.

P. W. CRUTCHFIELD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 93,587.02	Capital stock	\$ 12,000.00
Overdrafts	918.30	Surplus fund	
United States bonds		Undivided profits	1,490.91
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	6,026.12	Time certificates of deposit	29,649.77
All other real estate owned	7,700.00	Deposits subject to check	86,607.32
Demand loans		Demand certificates of deposit	
Due from banks and bankers	5,233.43	Due to banks and bankers	1.50
Cash items	1,047.30	Cashier's checks outstanding	
Gold coin	8,080.00	Certified checks	
Silver coin, including all minor coin currency	578.33		
National bank notes and other U. S. notes	5,579.00		
Total	128,749.50	Total	128,749.50

WACHOVIA LOAN AND TRUST COMPANY, WINSTON.

F. H. FRIES, President.

H. F. SHAFFNER, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$2,770,263.15	Capital stock	\$ 600,000.00
Overdrafts	66,761.97	Surplus fund	
United States bonds		Undivided profits	131,141.29
North Carolina State bonds	500.00	Dividends unpaid	
All other stocks, bonds and mortgages	92,575.00	Notes and bills rediscounted	147,503.00
Premium on bonds	525.00	Bills payable	
Banking house, furniture and fixtures	87,873.72	Time certificates of deposit	360,074.43
All other real estate owned	9,966.11	Deposits subject to check	2,168,741.20
Demand loans	112,225.00	Demand certificates of deposit	
Due from banks and bankers	402,015.08	Due to banks and bankers	170,820.39
Cash items	25,480.87	Cashier's checks outstanding	18,080.39
Gold coin	72,249.36	Certified checks	1,151.50
Silver coin, including all minor coin currency	23,453.74	Deposits in trust	1,564,395.59
National bank notes and other U. S. notes	130,364.00		
Invested trust assets	1,353,856.40		
Stocks, securities, etc.	3,798.39		
Total	5,151,907.79	Total	5,151,907.79

BANK OF WINTERVILLE.

A. G. Cox, President.

J. L. JACKSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 7,875.00	Capital stock	\$ 5,000.00
Overdrafts	61.65	Surplus fund	
United States bonds		Undivided profits	47.51
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	959.98	Time certificates of deposit	1,285.00
All other real estate owned		Deposits subject to check	11,013.25
Demand loans	500.00	Demand certificates of deposit	
Due from banks and bankers	6,435.65	Due to banks and bankers	
Cash items		Cashier's checks outstanding	
Gold coin	20.00	Certified checks	
Silver coin, including all minor coin currency	110.48		
National bank notes and other U. S. notes	1,383.00		
Total	17,345.76	Total	17,345.76

MERCHANTS AND FARMERS BANK, WINTON.**A. I. PARKER, President.****J. P. MITCHELL, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 70,795.66	Capital stock -----	\$ 10,000.00
Overdrafts -----	27.81	Surplus fund -----	4,000.00
United States bonds -----		Undivided profits -----	2,606.39
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	29.00
Banking house, furniture and fixtures -----	2,298.01	Time certificates of deposit -----	700.00
All other real estate owned -----		Deposits subject to check -----	70,431.17
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	6,224.79	Due to banks and bankers -----	
Cash items -----	3,300.00	Cashier's checks outstanding -----	509.85
Gold coin -----	75.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	728.14		
National bank notes and other U. S. -----			
notes -----	4,827.00		
Total -----	88,276.41	Total -----	88,276.41

FARMERS BANK, WOODLAND.**J. B. GRIFFIN, President.****I. T. BLANCHARD, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 11,995.00	Capital stock -----	\$ 5,000.00
Overdrafts -----	2.20	Surplus fund -----	1,000.00
United States bonds -----		Undivided profits -----	
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	3,231.62	Time certificates of deposit -----	
All other real estate owned -----		Deposits subject to check -----	20,258.12
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	7,159.04	Due to banks and bankers -----	
Cash items -----	188.36	Cashier's checks outstanding -----	39.50
Gold coin -----	20.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	245.02		
National bank notes and other U. S. -----			
notes -----	3,325.00		
Expenses paid -----	131.38		
Total -----	26,297.62	Total -----	26,297.62

BANK OF YADKIN, YADKINVILLE.**T. J. BYERLY, Acting President.****W. A. HALL, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 35,692.21	Capital stock -----	\$ 10,000.00
Overdrafts -----	191.72	Surplus fund -----	
United States bonds -----		Undivided profits -----	1,798.32
North Carolina State bonds -----		Dividends unpaid -----	
All other stocks, bonds and mortgages -----		Notes and bills rediscounted -----	
Premium on bonds -----		Bills payable -----	
Banking house, furniture and fixtures -----	2,144.10	Time certificates of deposit -----	26,458.82
All other real estate owned -----		Deposits subject to check -----	24,864.82
Demand loans -----		Demand certificates of deposit -----	
Due from banks and bankers -----	19,859.21	Due to banks and bankers -----	
Cash items -----	745.85	Cashier's checks outstanding -----	23.24
Gold coin -----	2,305.00	Certified checks -----	
Silver coin, including all minor coin -----			
currency -----	477.11		
National bank notes and other U. S. -----			
notes -----	1,730.00		
Total -----	63,145.20	Total -----	63,145.20

BANK OF YANCEYVILLE.

B. S. GRAVES, President.

T. B. LASLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 15,972.32	Capital stock	\$ 5,000.00
Overdrafts	8.49	Surplus fund	
United States bonds		Undivided profits	
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	
Banking house, furniture and fixtures	608.73	Time certificates of deposit	8,502.69
All other real estate owned		Deposits subject to check	7,482.44
Demand loans		Demand certificates of deposit	
Due from banks and bankers	2,288.88	Due to banks and bankers	
Cash items	364.75	Cashier's checks outstanding	381.21
Gold coin	367.50	Certified checks	
Silver coin, including all minor coin currency	301.94		
National bank notes and other U. S. notes	1,409.00		
Expense	44.73		
Total	21,366.34	Total	21,366.34

BANK OF YOUNGSVILLE.

J. B. PERRY, President.

W. G. RIDDICK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts	\$ 34,482.17	Capital stock	\$ 5,000.00
Overdrafts	5,262.20	Surplus fund	5,000.00
United States bonds		Undivided profits	526.48
North Carolina State bonds		Dividends unpaid	
All other stocks, bonds and mortgages		Notes and bills rediscounted	
Premium on bonds		Bills payable	10,500.00
Banking house, furniture and fixtures	350.00	Time certificates of deposit	2,600.00
All other real estate owned		Deposits subject to check	24,116.46
Demand loans		Demand certificates of deposit	
Due from banks and bankers	6,347.27	Due to banks and bankers	
Cash items	8.00	Cashier's checks outstanding	298.02
Gold coin	600.00	Certified checks	
Silver coin, including all minor coin currency	431.32		
National bank notes and other U. S. notes	560.00		
Total	48,040.96	Total	48,040.96

SUMMARY.

STATE, PRIVATE AND SAVINGS BANKS.

RESOURCES.		LIABILITIES.	
Loans and discounts -----	\$ 32,464,759.16	Capital stock -----	\$ 6,474,785.20
Overdrafts -----	635,766.52	Surplus fund -----	1,267,881.78
United States bonds -----	13,320.00	Undivided profits -----	1,537,289.76
North Carolina State bonds -----	136,489.09	Dividends unpaid -----	6,062.65
All other stocks, bonds and mortgages -----	1,107,577.88	Notes and bills rediscounted -----	548,112.94
Premium on bonds -----	5,423.46	Bills payable -----	730,487.38
Banking houses, furniture and fixtures -----	1,138,166.43	Time certificates of deposit -----	4,155,917.28
All other real estate owned -----	128,437.31	Deposits subject to check -----	28,559,328.75
Demand loans -----	1,535,947.06	Demand certificates of deposit -----	2,107,099.40
Due from banks and bankers -----	6,940,096.12	Due to banks and bankers -----	1,079,044.56
Cash items -----	456,826.44	Cashier's checks outstanding -----	182,261.47
Gold coin -----	343,449.00	Certified checks -----	9,973.53
Silver coin, including all minor coin currency -----	396,237.83	Accrued interest due depositors -----	49,286.70
National bank notes and other U. S. notes -----	1,629,711.00	Deposits in trust -----	1,599,844.25
Invested trust assets -----	1,353,856.40	Miscellaneous -----	112.50
Miscellaneous -----	21,424.45		
Total -----	48,307,488.15	Total -----	48,307,488.15

BANKS, OFFICERS, CAPITAL STOCK, ETC.

Location.	Pa g e	Name of Bank.	President.	Cashier.	Capital Stock.	Chartered.	Organized.	Opened for Business.
Aberdeen	3	Bank of Aberdeen	H. A. Page	J. W. Graham	\$15,000.00	* 1905	Oct. 27, 1905	Mar. 20, 1906
Ahoskie	3	Bank of Ahoskie	J. T. Williams	D. R. McGlohan	12,500.00	* 1905	July 3, 1905	Nov. 2, 1905
Albemarle		Cabarrus Savings Bank (branch of Cabarrus Savings Bank, Concord)		M. J. Harris, Jr.				Sept. 26, 1898
Andrews	4	Stanly County Loan and Trust Co.	J. R. Price	J. M. Peeler	25,000.00	* 1904	July 25, 1904	Aug. 1, 1904
Apex	4	Merchants and Manufacturers Bank	W. P. Walker	J. W. Walker	10,000.00	* 1905	Dec. --, 1904	Feb. 8, 1905
Ashboro	4	Merchants and Farmers Bank	W. H. Harward	J. R. Cunningham	5,000.00	* 1905	Mar. 27, 1905	Aug. 17, 1905
Asheville	5	Bank of Randolph	O. R. Cox	W. J. Armfield, Jr.	15,000.00	Laws 1897	Nov. 4, 1897	Nov. 4, 1897
	5	Battery Park Bank	James P. Sawyer	J. E. Rankin	100,000.00	Laws 1891	Mar. 1, 1891	Mar. 16, 1891
	5	Citizens Trust and Savings Bank	J. K. S. Ray	J. A. Campbell	50,000.00	* 1906	Mar. 13, 1906	May 9, 1906
		Wachovia Loan and Trust Co. (branch of Wachovia Loan and Trust Co., Winston)		W. B. Williamson				Dec. --, 1902
Ashpole	6	Bank of Ashpole	A. S. Thompson	F. L. Blue	9,500.00	* 1904	Feb. 12, 1904	June 20, 1904
Aulander	6	Bank of Aulander	C. W. Mitchell	J. W. Mitchell	7,255.00	* 1906		Oct. 27, 1906
Aurora	6	Bank of Aurora	J. B. Whitehurst	O. M. Hooker	10,000.00	Laws 1903	Dec. 2, 1903	Dec. 7, 1903
Ayden	7	Bank of Ayden	Joseph Dixon	J. R. Smith	13,500.00	Laws 1903	Mar. 25, 1903	April 1, 1903
Bakersville	7	Bank of Mitchell	I. H. Bailey	J. M. Bailey	10,000.00	* 1905	Aug. 1, 1905	Aug. --, 1905
	7	Mitchell County Bank	J. S. Wilson	R. H. Bradshaw	11,500.00	* 1905	Oct. 27, 1905	Nov. 6, 1905
Beaufort	8	Bank of Beaufort	T. A. Uzzell	Thomas Thomas	10,000.00	Laws 1901	Mar. 21, 1901	June 15, 1901
Belhaven	8	Bank of Belhaven	C. P. Aycock	W. E. Stubbs	25,000.00	Laws 1903	July 3, 1903	Sept. 7, 1903
Benson		Bank of Benson (branch of Bank of Smithfield)		J. H. Rose				June 1, 1905
Bethel	8	Bethel Banking and Trust Co.	M. O. Blount	W. H. Woolard	5,300.00	* 1904	Aug. 23, 1904	Oct. 12, 1904
Blowing Rock	9	Bank of Blowing Rock	C. J. Farlier	W. G. Hall	5,000.00	* 1904	Aug. 23, 1904	Jan. 16, 1905

BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location.	Page.	Name of Bank.	President.	Cashier.	Capital Stock.	Chartered.	Organized.	Opened for Business.
Boone	9	Watauga County Bank	N. L. Mast	E. S. Coffey	\$10,000.00	* 1904	Sept. 21, 1904	Dec. 15, 1904
Brevard	9	Brevard Banking Co.	J. F. Hays	T. H. Shipman	25,000.00	Laws 1889	Jan. 30, 1898	Feb. 1, 1898
	10	Peoples Bank	T. T. Patton	W. P. Whitmire	14,000.00	* 1906	June 4, 1906	June 26, 1906
Bryson City	10	Bryson City Bank	D. K. Collins	J. R. Long	5,000.00	* 1904	April 4, 1904	June 6, 1904
	10	Swain County Bank	A. M. Fry	A. J. DeHart	10,000.00	* 1904	July 22, 1904	July 22, 1904
Burgaw	11	Bank of Pender	W. D. Croon	C. C. Branch	9,545.00	* 1906	Feb. 23, 1906	Mar. 12, 1906
Burlington	11	Alamance Loan and Trust Co.	J. H. Holt	J. M. Fix	45,000.00	Laws 1901	April 1, 1902	April 1, 1902
	11	Peoples Bank	J. A. Davidson	A. L. Davis	10,200.00	Laws 1903	Mar. 9, 1903	April 7, 1903
Burnsville	12	Bank of Yancey	J. W. Higgins	J. M. Lyon	12,000.00	* 1904	June 6, 1904	Jan. 23, 1905
Canton	12	Champion Bank	G. W. Maslin	C. M. Hampton	5,275.00	* 1906	May 16, 1906	June 8, 1906
Carthage	12	Bank of Carthage	W. J. Adams	D. S. Ray	10,000.00	Laws 1899	Nov. 14, 1899	Nov. 14, 1899
Chadbourne	13	Bank of Chadbourne	J. A. Brown	D. C. Clark	10,000.00	* 1904	Feb. 24, 1904	April 4, 1904
Chapel Hill	13	Bank of Chapel Hill	J. S. Carr	R. C. Shaw	10,000.00	Laws 1899	April 12, 1899	-----, 1899
Charlotte	13	Charlotte Trust Co.	J. H. Little	L. R. Hagood	100,000.00	* 1905	Sept. 2, 1905	Sept. 23, 1905
	14	Southern Loan and Savings Bank †	P. M. Brown	W. L. Jenkins	25,000.00	Laws 1901	June 29, 1901	July 6, 1901
	14	Southern States Trust Co.	George Stephens	W. H. Wood, Treas.	200,000.00	Laws 1901	June 3, 1901	July 15, 1901
Cherryville	14	Cherryville Bank	S. S. Mauney	M. L. Mauney	12,000.00	* 1904	May 30, 1904	Aug. 15, 1904
China Grove	15	Bank of China Grove	C. B. Miller	W. C. Siffert	9,750.00	Laws 1903	Mar. 20, 1903	April 30, 1903
Clayton	15	Clayton Banking Co.	Ashley Horne	C. M. Thomas	10,000.00	Laws 1901	May 5, 1899	Nov. 6, 1899
Cleveland	15	Merchants and Farmers Bank	B. A. Knox	D. P. Dellinger	5,000.00	* 1905	Nov. 20, 1905	Jan. 13, 1906
Clinton	16	Bank of Clinton	L. A. Bethune	H. McKinnon	20,000.00	Laws 1901	Jan. 19, 1901	Jan. 24, 1901
	16	Bank of Sampson	G. A. Norwood, Jr.	W. F. Peterson	10,200.00	* 1906	Aug. 30, 1906	Sept. 10, 1906

Columbia	16	Merchants and Farmers Bank	B. F. Duncan	R. H. Spruill	10,000.00	Laws 1903	Dec.	4, 1903
Concord	17	Cabarrus Savings Bank	H. I. Woodhouse	C. W. Swink	50,000.00	Laws 1899	Jan.	21, 1897
	17	Citizens Bank and Trust Co.	A. J. Yorke	C. B. Wagoner	30,000.00	Laws 1905	Mar.	23, 1905
Coolee	17	Bank of Coolee	J. B. Mason	J. H. L. Rice	5,000.00	*	Mar.	31, 1905
Cornelius	18	Bank of Cornelius	F. C. Sherrill	J. T. Beard	10,000.00	*	May	9, 1903
Creedmoor	18	Bank of Creedmoor	D. P. Wagstaff	W. R. Fleming	7,500.00	*	June	16, 1904
	18	Citizens Bank	Z. E. Lyon	I. E. Harris	7,500.00	*	July	1905
Dallas	19	Bank of Dallas	L. L. Jenkins	M. A. Carpenter	10,000.00	Laws 1905	Mar.	31, 1905
Danbury	19	Bank of Stokes County	J. H. Prather	N. Eugene Pepper	10,000.00	*	Sept.	7, 1905
Davidson		Southern States Trust Co. (branch of Southern States Trust Co., Charlotte)		W. H. Thompson				April 8, 1903
Dover	19	Bank of Dover	G. V. Richardson	L. B. Byrd	5,000.00	*	Mar.	10, 1906
Duke	20	Bank of Harnett	B. N. Duke	E. P. Davis	10,000.00	Laws 1903	Sept.	23, 1904
Dunn	20	Bank of Cape Fear	R. M. Nelson	C. R. Young	5,000.00	*	Aug.	14, 1903
Durham	20	Fidelity Bank	B. N. Duke	John F. Wily	100,000.00	Laws 1887	Jan.	1888
	21	Home Savings Bank †	Geo. W. Watts	W. W. Whitted	50,000.00	Laws 1903	June	10, 1904
East Durham	21	Merchants Bank	C. C. Thomas	P. S. Hutchins	25,000.00	*	July	10, 1905
Edenton	22	Peoples Bank	G. E. Smith	L. D. Kirkland	10,000.00	*	June	16, 1906
	22	Bank of Edenton	Julien Wood	W. A. Leggett	50,000.00	Laws 1895	Jan.	1, 1895
Elizabeth City	22	Citizens Bank	W. T. Old	Chas. H. Wood	25,000.00	Laws 1905	Oct.	26, 1904
	22	Citizens Bank	O. MacMullen	M. R. Griffin	25,000.00		July	12, 1899
Ellenboro	23	Savings Bank and Trust Co. †	W. T. Old	H. G. Kramer	25,000.00	Laws 1903	Oct.	20, 1902
Elm City	23	Bank of Ellenboro	D. B. Harrell	W. S. Simmons	3,710.00	*	June	28, 1906
	23	Elm City Bank	John L. Bailey	E. O. McGowan	10,000.00	*	Sept.	1898
	24	Toisnot Banking Co.	R. S. Wells	R. T. Barnhill	20,000.00	Laws 1901	Feb.	24, 1901
Enfield	24	Bank of Enfield	George B. Curtis	Ivey Watson	10,000.00	Laws 1897	Jan.	1, 1898
	24	Commercial and Farmers Bank	S. C. Bellamy	E. W. Simpson	10,000.00	Laws 1905	May	1905

BANKS. OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location.	Page.	Name of Bank.	President.	Cashier.	Capital Stock.	Chartered.	Organized.	Opened for Business.
Fair Bluff	25	Bank of Fair Bluff	J. E. Dick	J. F. Rogers	\$10,000.00	* 1905	April 3, 1905	May 1, 1905
Faison	25	Bank of Faison	W. E. Borden	M. McD. Williams	10,000.00	* 1903	June 27, 1903	Oct. 3, 1903
Farmville	25	Bank of Farmville	R. L. Davis	J. R. Davis	10,000.00	* 1904	Sept. 8, 1904	Nov. 1, 1904
Fayetteville	26	Bank of Fayetteville	H. W. Lilly	C. M. Hughes	100,000.00	Laws 1887	Dec. 20, 1887	Jan. 1, 1888
	26	Fayetteville Savings and Trust Co.	L. Huske	A. McKeithan	17,175.00	Laws 1901	Feb. --, 1901	Oct. 22, 1906
Forest City	26	Forest City Bank	G. E. Young	J. S. Biggerstaff	12,000.00	* 1904	July --, 1904	Oct. 15, 1904
Franklin	27	Bank of Franklin	F. S. Johnston	J. G. Siler	10,000.00	Laws 1903	May 1, 1903	July 1, 1903
Franklinton	27	Citizens Bank	C. S. Williams	W. F. Joyner	15,000.00	Laws 1901	Mar. 26, 1901	Sept. 7, 1901
Fremont	27	Bank of Fremont	J. T. Hooks	Cutlar Lee	12,500.00	Laws 1901	Mar. 28, 1900	Sept. 3, 1900
Gastonia	28	Gaston Loan and Trust Co.	L. L. Jenkins	E. G. McLurd, Tr.	15,000.00	* 1903	April 6, 1903	April 11, 1903
Gatesville	28	Bank of Gates	L. L. Smith	R. R. Taylor	10,000.00	* 1904	June 2, 1904	Nov. 29, 1904
Gibson	28	Bank of Gibson	W. T. Pate	L. M. Blue	15,000.00	* 1904	July 25, 1904	Aug. 1, 1904
Goldsboro	29	Bank of Wayne	E. B. Borden	W. E. Borden	125,000.00	Laws 1891	Aug. 1, 1891	Aug. 1, 1891
	29	Goldsboro Savings and Trust Co.	G. A. Norwood, Jr.	H. C. Smith	15,000.00	Laws 1903	Oct. 14, 1902	Oct. 20, 1902
Graham	29	Bank of Alamance	E. M. Armfield	Chas. A. Scott	25,000.00	Laws 1899	May 25, 1899	Aug. 3, 1899
	30	Citizens Bank	J. A. Long	C. C. Thompson	8,150.00	* 1905	Nov. 13, 1905	Jan. 8, 1906
Greensboro		Bank of South Greensboro (branch of Southern Life and Trust Co., Greensboro)		R. J. Mebane				Oct. --, 1903
	30	Greensboro Loan and Trust Co.	J. W. Fry	W. E. Allen, Treas.	100,000.00	Laws 1899	July 19, 1899	Oct. 2, 1899
	30	Southern Life and Trust Co.	E. P. Wharton	R. G. Vaughn, Tr.	200,000.00	Laws 1899	Jan. 1, 1900	Jan. 1, 1900
Greenville	31	Bank of Greenville	R. L. Davis	Jas. L. Little	25,000.00	Laws 1897	June 15, 1896	June 15, 1896
	31	Greenville Banking and Trust Co.	R. J. Cobb	C. S. Carr	25,000.00	Laws 1901	Mar. 15, 1901	April 10, 1901
Halifax	31	Bank of Halifax	W. H. S. Burgwyn	F. H. Gregory	3,850.00	* 1906	Aug. --, 1906	Oct. 5, 1906

Hamlet	32	Bank of Hamlet	E. A. Lackey	J. S. Bishop	6,500.00	Laws 1903	May 22, 1902	Oct. 1, 1902
Haw River	32	Granite Savings and Trust Co.	B. S. Robertson	J. A. Long	5,000.00	*	Sept. 23, 1903	Oct. 3, 1903
Henderson	32	Citizens Bank	J. B. Owen	W. A. Hunt	100,000.00	Laws 1889	Mar. --, 1889	Mar. --, 1889
Hendersonville	33	Bank of Hendersonville	A. Cannon	J. A. Maddrey	27,000.00	Laws 1901	Mar. 30, 1901	April 1, 1901
Hertford	33	Commercial Bank	W. J. Davis	K. G. Morris	18,400.00	*	Jan. 23, 1905	June 15, 1905
Hickory	33	Hertford Banking Co.	W. S. Blanchard	L. W. Norman	15,000.00	*	Dec. 1, 1900	Feb. 13, 1901
High Point	34	Hickory Banking and Trust Co.	J. F. Abernethy	J. W. Blackwelder	35,000.00	*	1903	Nov. 16, 1903
	34	High Point Savings and Trust Co.	S. H. Hilliard	E. L. Ragan	25,000.00	Laws 1905	Mar. 13, 1905	Sept. 2, 1905
		Wachovia Loan and Trust Co. (branch of Wachovia Loan and Trust Co., Winston)						
Hillsboro	34	Bank of Orange	J. S. Spurgeon	C. L. Glenn	5,000.00	*	April 19, 1904	April --, 1902
Hope Mills	35	Bank of Hope Mills	H. W. Lilly	P. C. Collins	5,000.00	*	July 15, 1905	May 23, 1904
Hot Springs	35	Bank of Hot Springs	J. C. Rumbough	C. W. Seate	10,000.00	*	Feb. 15, 1905	July 18, 1905
Jackson	35	Bank of Northampton	J. T. Flythe	G. E. Naff	5,000.00	*	July 4, 1904	April 1, 1905
Jacksonville	36	Bank of Onslow	J. W. Burton	E. J. Gay	8,000.00	*	Oct. 2, 1905	Aug. 6, 1904
Jefferson	36	Bank of Ashe	J. E. Finley	N. S. Cockran	15,000.00	*	July 23, 1903	Nov. 13, 1905
Jonesboro	36	Bank of Jonesboro	J. L. Godfrey	W. H. Worth	6,000.00	*	May 23, 1903	Oct. 17, 1903
Kenly	37	Bank of Kenly	T. W. Trighman	A. W. Huntley	10,000.00	*	April 1, 1906	May 23, 1903
Kernersville	37	Bank of Kernersville	W. H. Mendenhall	R. H. Alford	7,500.00	Laws 1903	Jan. 1, 1903	April 7, 1906
	37	Forsyth Bank and Trust Co.	J. Van Lindley	G. V. Fulp	6,550.00	*	Mar. 24, ---	Jan. 1, 1903
Kings Mountain	38	Kings Mountain Bank	F. Dilling	J. M. Gayer	10,000.00	*	May 30, 1903	May 1, 1906
Kinston	38	Bank of Kinston	E. F. Cox	W. S. Dilling	50,000.00	*	Mar. 1, 1897	June 5, 1903
	38	Citizens Bank	N. J. Rouse	R. C. Strong	50,000.00	Laws 1897	Mar. 1, 1897	Mar. 1, 1897
La Grange	39	Bank of La Grange	G. A. Norwood, Jr.	C. F. Harvey	10,000.00	Laws 1901	April 25, 1901	June 17, 1901
Laurinburg	39	Rouse Banking Co.	N. J. Rouse	J. D. Walters	15,000.00	*	Mar. 16, 1905	April 2, 1906
	39	Scotland County Savings Bank	A. L. James	T. R. Rouse	10,000.00	Laws 1905	Aug. 2, 1904	April 3, 1905
Leaksville	40	Bank of Leaksville	D. F. King	Hinton James	30,000.00	*	June 1, 1889	Sept. 27, 1904
				A. T. Hopper		Laws 1889	June 1, 1889	June 1, 1889

BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location.	Page.	Name of Bank.	President.	Cashier.	Capital Stock.	Chartered.	Organized.	Opened for Business.
Lenoir	40	Bank of Lenoir	G. W. F. Harper	J. H. Beall	\$10,000.00	* 1903	April 27, 1903	April 30, 1903
Lexington	40	Commercial Bank	T. J. Lutz	O. P. Lutz	10,000.00	* 1903	-----	April 19, 1900
Liberty	41	Bank of Lexington	G. W. Montcastle	W. H. Mendenhall	50,000.00	Laws 1895	May --, 1896	June 1, 1896
Lillington	41	Bank of Liberty	Lee H. Battle	W. H. Griffin	5,000.00	* 1903	-----	May 21, 1903
Littleton	41	Bank of Lillington	N. A. Smith	H. T. Spears	6,800.00	Laws 1903	May 28, 1903	Aug. 31, 1903
Littleton	42	Bank of Littleton	J. H. Harrison	H. F. Bonney	10,000.00	Laws 1897	Sept. 6, 1899	Oct. 24, 1899
Louisburg	42	Farmers and Merchants Bank	William Bailey	T. W. Watson	23,500.00	Laws 1895	Nov. --, 1895	Feb. 5, 1895
Lumberton	42	Bank of Lumberton	A. W. McLean	C. B. Townsend	50,000.00	Laws 1897	June 14, 1897	June 14, 1897
Madison	43	Robeson County Loan and Trust Co.†	A. W. McLean	C. H. Morrow	10,000.00	Laws 1901	July 20, 1904	Sept. 30, 1904
Marion	43	Bank of Madison	J. M. Galloway	J. O. Ragsdale	20,000.00	Laws 1899	May 10, 1899	Sept. 12, 1899
Marion	43	Merchants and Farmers Bank	T. F. Wrenn	E. L. Gaston	27,000.00	Laws 1903	April 14, 1902	June 2, 1902
Marshall	44	Bank of French Broad	J. J. Redmon	W. B. Ramsey	11,200.00	* 1903	June 22, 1903	Dec. 1, 1903
Marshallville	44	Bank of Marshallville	J. H. Lee	-----	10,000.00	* 1904	Nov. 8, 1904	April 3, 1905
Maxton	44	Bank of Maxton	T. O. Evans	M. W. Cole	40,000.00	Laws 1899	April 17, 1900	Sept. 1, 1900
Mebane	45	Commercial and Farmers Bank	J. B. Mason	S. G. Morgan	8,000.00	* 1905	Feb. 16, 1905	April 22, 1905
Milton	45	Bank of Caswell	R. L. Watt	E. Hines, Jr.	5,000.00	* 1905	Jan. 2, 1905	Feb. 8, 1905
Mocksville	45	Bank of Davie	W. A. Bailey	T. J. Byerly	10,000.00	Laws 1901	May 10, 1901	Oct. 7, 1901
Monroe	46	Bank of Union	W. S. Blakeney	W. C. Stack	25,000.00	Laws 1901	Oct. 14, 1902	Nov. 3, 1902
Moorehead	46	Peoples Bank	O. P. Heath	Roscoe Phifer	55,000.00	Laws 1873	April 20, 1874	June 1, 1874
Moorehead	46	Savings, Loan and Trust Co.†	R. B. Redwine	F. H. Wolfe	25,000.00	Laws 1903	Feb. 27, 1903	March 12, 1903
Moorehead	47	Bank of Moorehead	J. E. Sherrill	C. P. McNeely	30,000.00	Laws 1899	Sept. 5, 1900	Nov. 1, 1900
Morehead City	47	Bank of Carteret	R. W. Taylor	C. V. Webb	20,000.00	Laws 1903	Sept. 1, 1903	Sept. 1, 1903

Morganton	47	Bank of Morganton	J. A. Dickson	W. E. Walton	15,200.00	* 1904	June 18, 1904	Sept. 1, 1904
Morven	48	Bank of Morven	T. V. Hardison	M. L. Ham	10,000.00	* 1903	Nov. 5, 1903	Dec. 2, 1903
Mount Airy	48	Bank of Mount Airy	J. H. Prather	W. J. Byerly	36,000.00	* 1904	Sept. --, 1904	March 6, 1905
	48	Surry County Loan and Trust Co.	W. F. Carter	G. D. Fawcett	22,400.00	Laws 1901	April 9, 1901	April 10, 1901
Mount Gilead	49	Bank of Mount Gilead	J. A. McAulay	A. H. Ragan	10,000.00	* 1904	July 25, 1904	July --, 1904
Mount Holly	49	Mount Holly Bank	H. A. Rhyné	J. A. Costner	5,000.00	* 1903	Oct. 17, 1903	Nov. 10, 1903
Mount Olive	49	Bank of Mount Olive	W. E. Borden	M. T. Breazeale	25,000.00	Laws 1901	Jan. 21, 1901	Jan. 22, 1901
Murfreesboro	50	Peoples Bank	D. C. Barnes	P. E. Jenkins	10,000.00	* 1904	March 9, 1904	March 15, 1904
Murphy	50	Bank of Murphy	John H. Carter	L. E. Bayless	20,000.00	Laws 1899	Dec. 22, 1898	Jan. 16, 1899
Nashville	50	Peoples Bank	A. B. Dickey	J. R. McLelland	16,000.00	* 1905	Aug. 25, 1905	Oct. 24, 1905
	51	Bank of Nashville	S. F. Austin	W. G. Dozier	5,000.00	Laws 1903	Jan. 23, 1901	Feb. 2, 1901
New Bern	51	Citizens Bank	T. A. Green	T. A. Uzzell	50,000.00	Laws 1891	Oct. 1, 1891	Oct. 1, 1891
	51	Mutual Aid Banking Co.	C. C. Roach	J. H. Fisher	1,202.64	Laws 1897	May 1, 1897	Aug. 7, 1897
	52	New Bern Banking and Trust Co.	J. B. Blades	G. B. Pendleton	67,540.00	* 1906	July 23, ---	Sept. 15, 1906
North Wilkesboro	52	Bank of North Wilkesboro	J. E. Finley	R. W. Gwyn	25,000.00	Laws 1891	Feb. --, 1892	March 2, 1892
	52	Citizens Loan and Trust Co.	R. W. Gwyn	H. W. Horton, Sec'y and Treas.	25,000.00	Laws 1905	April 12, 1905	Jan. 10, 1906
Norwood	53	Deposit and Savings Bank	W. F. Trogon	H. O. Aisher	20,000.00	Laws 1903	Feb. 25, 1903	March 2, 1903
Old Fort	53	Bank of Norwood	T. A. Hatcock, Jr.	L. W. Hart	12,500.00	* 1904	Oct. 6, 1904	March 18, 1905
Oriental	53	Bank of Old Fort	L. P. Crawford	J. S. Bradley	8,000.00	* 1904	Aug. 26, 1904	Nov. 1, 1904
	54	Bank of Oriental	G. H. Roberts	J. W. Miller	11,200.00	* 1906	Sept. 25, ---	Oct. 15, 1906
Oxford	54	Bank of Granville	E. T. White	H. G. Cooper	60,000.00	Laws 1895	Sept. --, 1894	Sept. --, 1894
	54	Oxford Savings Bank and Trust Co.†	H. G. Cooper	W. T. Yancey, Sec'y and Treas.	16,300.00	Laws 1903	March --, 1903	March --, 1903
Pilot Mountain	55	Pilot Bank and Trust Co.	W. A. Blair	W. J. Swanson	25,700.00	Laws 1896	Aug. 24, 1904	Sept. 22, 1904
Pinetops	55	Pinetops Banking Co.	H. C. Bridgers	L. F. Hales	15,000.00	Laws 1905	Dec. 15, 1904	March 1, 1905
Pittsboro	55	Bank of Pittsboro	W. L. London	M. T. Williams	10,000.00	Laws 1903	Sept. 11, 1901	Oct. 15, 1901

BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location.	Page.	Name of Bank.	President.	Cashier.	Capital Stock.	Chartered.	Organized.	Opened for Business.
Plymouth	56	Bank of Plymouth	W. T. Old	Clarence Latham	\$12,500.00	Laws 1901	Aug. 30, 1900	Nov. 1, 1900
Raeform	56	Bank of Raeform	John Blue	John W. Moore	12,000.00	Laws 1903	June 2, 1903	Oct. 6, 1903
Raleigh	56	Carolina Trust Co.	A. J. Ruffin	H. F. Smith	100,000.00	Laws 1901	July 13, 1902	July 22, 1902
	57	Commercial and Farmers Bank	J. J. Thomas	B. S. Jerman	100,000.00	Laws 1891	July 3, 1891	Sept. 30, 1891
	57	Mechanics Dime Savings Bank	Chas. E. Johnson	Walters Durham	15,000.00	Laws 1899	Jan. 1, 1896	Jan. 1, 1896
	57	Raleigh Banking and Trust Co.	Chas. H. Belvin	F. H. Briggs	100,000.00	Laws 1903	July 14, 1905	July 17, 1905
	58	Raleigh Savings Bank	John T. Pullen	Chas. Root	15,000.00	Laws 1885	May 14, 1887	May 14, 1887
	58	Wake County Savings Bank	T. B. Crowder	W. W. Vass	15,000.00	Laws 1903	Sept. 26, 1904	Jan. 3, 1905
Randleman	58	Bank of Randleman	S. Bryant	J. H. Cole	12,000.00	Laws 1901	June --, 1900	June --, 1900
Red Springs	59	Bank of Red Springs	A. B. Pearsall	J. S. Jones	15,000.00	Laws 1901	Nov. 1, 1900	Nov. 26, 1900
Reidsville	59	Bank of Reidsville	P. B. Johnston	J. F. Watlington	50,000.00	Laws 1875	May --, 1882	May --, 1882
	59	Citizens Bank	H. R. Scott	R. L. Watt	75,000.00	Laws 1885	Jan. 17, 1885	Jan. 28, 1885
Richlands	60	Bank of Richlands	J. S. Carr	G. W. Whitted	7,850.00	" 1905	July 25, 1905	Aug. 2, 1905
Rich Square	60	Bank of Rich Square	W. H. S. Burgwyn	E. Baughman	5,000.00	Laws 1903	Nov. 11, 1902	Nov. 12, 1902
Roanoke Rapids	60	Bank of Roanoke Rapids	W. H. S. Burgwyn	S. B. Pierce	5,000.00	" 1905	Mar. 1, 1905	May 1, 1905
Robersonville	61	Bank of Robersonville	W. L. Sherrod	J. C. Robertson	15,000.00	" 1906	Mar. 20, 1906	April 2, 1906
Rockingham	61	Bank of Pee Dee	T. C. Leak	W. L. Parsons	25,000.00	Laws 1891	Mar. 25, 1891	May 21, 1891
	61	Farmers Bank	R. L. Steele	L. S. Covington	15,000.00	Laws 1901	Sept. 21, 1901	Oct. 7, 1901
	62	Richmond County Savings Bank	W. L. Parsons	W. L. Scales	15,000.00	Laws 1901	Mar. 18, 1901	April 1, 1901
Rocky Mount	62	Bank of Rocky Mount	T. H. Battle	L. F. Tillery	100,000.00	Laws 1899	-----	Jan. 1, 1889
	62	Planters Bank	J. C. Braswell	L. L. Hardin	50,000.00	Laws 1897	Jan. 18, 1899	Mar. 27, 1899
	63	Rocky Mount Savings and Trust Co.	T. H. Battle	F. P. Spruill	10,000.00	" 1903	Aug. 31, 1903	Nov. 2, 1903

Roper	63	Bank of Roper	T. W. Blount	W. S. Davenport	20,000.00	* 1906	April 17, 1906	May	8, 1906
Rose Hill	63	Bank of Rose Hill	M. J. Heyer	W. B. Southerland	10,000.00	* 1906	April 6, 1906	April	30, 1906
Rowland	64	Bank of Rowland	Allen Edens	W. F. Bristow	25,000.00	* 1904	Jan. 4, 1904	Jan.	8, 1904
Roxboro	64	Bank of Roxboro	E. B. Reade	W. F. Long	10,000.00	* 1904	May 5, 1904	May	9, 1904
	64	Peoples Bank	J. A. Long	J. S. Bradsher	40,000.00	Laws 1903	Mar. 9, 1903	April	7, 1903
Rutherfordton	65	Citizens Bank	H. L. Carpenter	A. L. Grayson	12,780.00	* 1906	Jan. 10, 1906	Mar.	1, 1906
	65	Commercial Bank	T. B. Twitty	J. F. Flack	10,000.00	Laws 1901	Mar. 13, 1900	May	1, 1900
Salisbury	65	Davis & Wiley Bank	T. F. Klutz	O. D. Davis	60,000.00	Laws 1889	June 29, 1889	July	1, 1889
	66	Peoples Bank and Trust Co.	D. R. Julian	J. D. Norwood	75,000.00	* 1905	Aug. 14, 1905	Nov.	15, 1905
		Wachovia Loan and Trust Co. (branch of Wachovia Loan and Trust Co., Winston)		W. F. Snyder			Dec. --, 1902	Jan.	--, 1903
Saluda	66	Carolina State Bank	D. C. Barrow	H. B. Lane	5,000.00	* 1906	Sept. 3, 1906	July	14, 1906
Sanford	66	Bank of Sanford	T. L. Chisholm	S. P. Hatch	15,000.00	Laws 1897	Mar. 20, 1899	Mar.	20, 1899
	67	Banking, Loan and Trust Co.	A. W. Huntley	J. W. Cunningham	25,000.00	* 1904	April 20, 1904	April	23, 1904
Scotland Neck	67	Scotland Neck Bank	A. McDowell	F. P. Shields	24,700.00	Laws 1901	Feb. 1, 1901	Feb.	1, 1901
Seaboard	67	Farmers Bank	J. G. L. Crocker	H. R. Harris	5,950.00	* 1906	Jan. 4, 1906	May	19, 1906
Selma	68	Bank of Selma	M. C. Winston	L. D. Debnam	10,000.00	Laws 1903	Jan. 8, 1902	May	1, 1902
Siler City	68	Chatham Bank	F. M. Hadley	J. J. Jenkins	5,000.00	* 1903	Nov. 20, 1901	Jan.	13, 1902
Smithfield	68	Bank of Smithfield	W. L. Woodall	C. V. Johnson	30,000.00	Laws 1895	Mar. 1, 1898	Mar.	1, 1898
Snow Hill	69	Snow Hill Banking and Trust Co.	G. A. Norwood, Jr.	J. T. Sugg	10,000.00		June 15, 1903	Sept.	21, 1903
Southern Pines	69	Citizens Bank and Trust Co.	C. B. Grout	G. A. Kimball	10,000.00	Laws 1905	Mar. 23, 1905	May	22, 1905
Southport	69	Bank of Southport	D. I. Watson	J. J. Loughlin	5,000.00	* 1904	Dec. 4, 1904	May	22, 1905
Sparta	70	Bank of Sparta	W. C. Fields	T. J. Carson, Jr.	15,000.00	* 1903	July 13, 1903	Dec.	14, 1903
Spencer	70	Bank of Spencer	B. F. Lively	J. K. Dorsett	5,000.00	Laws 1903	Mar. 9, 1903	Mar.	19, 1903
		Wachovia Loan and Trust Co. (branch of Wachovia Loan and Trust Co., Winston)		A. W. Hicks			Mar. --, 1903	Mar.	--, 1903

BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location.	Page.	Name of Bank.	President.	Cashier.	Capital Stock.	Chartered.	Organized.	Opened for Business.
Spring Hope-----	70	Farmers and Merchants Bank-----	W. H. Griffin-----	G. F. Crocker-----	\$10,000.00	* 1905	Sept. 15, 1905	Oct. 9, 1905
Statesville-----	71	Spring Hope Banking Co.-----	W. W. Richardson-----	W. H. Taylor-----	10,000.00	Laws 1903	Mar. 13, 1901	Mar. 13, 1901
Stoneville-----	71	Statesville Loan and Trust Co.-----	M. K. Steele-----	D. M. Ausley, Tr-----	40,000.00	Laws 1901	Feb. 23, 1901	April 15, 1901
Stovall-----	71	Bank of Stoneville-----	R. T. Stone-----	C. K. Nolen-----	5,800.00	Laws 1903	July 23, 1903	July 23, 1903
Sylva-----	72	Bank of Stovall-----	W. H. Hunt-----	C. L. Lewis-----	5,000.00	* 1906	Feb. 14, 1906	Feb. 14, 1906
Tarboro-----	72	Jackson County Bank-----	C. J. Harris-----	M. Buchanan-----	12,000.00	* 1905	Aug. 14, 1905	Oct. 30, 1905
Tarboro-----	72	Bank of Tarboro-----	J. F. Shackelford-----	L. V. Hart-----	25,000.00	Laws 1895	June 1, 1895	June 10, 1895
Taylorsville-----	73	Pamlico Insurance and Banking Co.-----	H. L. Staton-----	Job Cobb-----	33,950.00	Laws 1875	Feb. 24, 1875	Feb. 24, 1875
Thomasville-----	73	Bank of Alexander-----	W. B. Matheson-----	J. T. Williamson, Jr-----	6,000.00	Laws 1903	Nov. 1, 1902	Nov. 1, 1902
Thomasville-----	73	Bank of Thomasville-----	E. M. Armfield-----	J. L. Armfield-----	12,500.00	Laws 1899	April 3, 1899	Aug. 7, 1899
Trenton-----	74	Thomasville Loan and Trust Co.-----	T. J. Finch-----	C. E. Godwin-----	9,450.00	* 1904	July 11, 1904	Nov. 7, 1904
Troy-----	74	Bank of Jones-----	T. D. Warren-----	S. H. Haywood-----	5,000.00	* 1905	Oct. 10, 1905	Nov. 13, 1905
Tryon-----	74	Bank of Montgomery-----	W. J. Armfield, Jr-----	J. G. Tomlinson-----	10,000.00	Laws 1091	Feb. 4, 1901	Feb. 26, 1901
Vanceboro-----	75	Bank of Tryon-----	Joseph Norwood-----	J. B. Hester-----	10,000.00	* 1905	Feb. 7, 1905	Mar. 27, 1905
Vineland-----	75	Bank of Vanceboro-----	W. C. White-----	J. B. Harvey-----	5,000.00	* 1906	Oct. 23, 1906	Nov. 6, 1906
Wadesboro-----	75	Bank of Columbus-----	R. H. Powell-----	F. L. Ford-----	10,000.00	* 1905	-----	Nov. 13, 1905
Wake Forest-----	76	Bank of Wadesboro-----	T. J. Covington-----	C. M. Burns, Jr-----	50,000.00	Laws 1899	July 4, 1902	Sept. 1, 1902
Wallace-----	76	Bank of Wake-----	J. B. Powers-----	T. E. Holding-----	15,000.00	* 1904	July 25, 1904	Aug. 29, 1904
Wallace-----	76	Bank of Duplin-----	H. C. McQueen-----	A. L. McGowen-----	12,500.00	Laws 1903	Feb. ---, 1903	April 10, 1903
Walnut Cove-----	77	Bank of Wallace-----	W. E. Borden-----	S. A. Boney-----	13,850.00	* 1906	Jan. 26, ----	Apr. 2, 1906
-----	--	Bank of Stokes County (branch of Bank of Stokes County, Danbury)-----	-----	-----	-----	-----	-----	-----

Warrenton	77	Bank of Warren	T. Polk	C. N. Williams, Jr.	22,250.00	*	1905	Sept. 25, 1905	Nov. 6, 1905
	77	Citizens Bank	W. B. Boyd	R. T. Watson	20,000.00	*	1905	Dec. --, 1905	Jan. 1, 1906
Warsaw	78	Bank of Warsaw	T. B. Peirce	H. F. Peirce	10,000.00	Laws 1903	1903	April 30, 1903	Aug. 6, 1903
Washington	78	Bank of Washington	Seth Bridgman	T. J. Latham	50,000.00	Laws 1883	1883	Jan. 30, 1883	Jan. 31, 1883
	78	Savings and Trust Co.†	B. G. Moss	J. B. Sparrow	40,400.00	Laws 1903	1903	Feb. 10, 1903	Mar. 10, 1903
Waxhaw	79	Waxhaw Banking and Trust Co.	J. L. Rodman	J. A. Williams	17,550.00	*	1906	Oct. 4, 1905	Mar. 19, 1906
Waynesville	79	Bank of Waynesville	Alden Howell	Alden Howell, Jr.	50,000.00	Laws 1883	1883	July 1, 1889	July 1, 1889
Waynesville	79	Commercial Bank	R. E. Osborne	C. M. Hickerson	20,472.56	*	1906	July 30, 1906	Nov. 1, 1906
Weldon	80	Bank of Weldon	W. E. Daniel	W. R. Smith	20,000.00	Laws 1888	1888	Aug. 20, 1882	Aug. 20, 1882
Whitakers	80	Bank of Whitakers	W. T. Braswell	W. J. Taylor	10,000.00	Laws 1903	1903	April 8, 1903	July 15, 1903
Whiteville	80	Bank of Whiteville	J. B. Schulken	L. M. Covington	10,000.00	Laws 1903	1903	June 5, 1903	June 5, 1903
Williamston	81	Bank of Martin County	W. Martin	J. G. Godard	15,000.00	Laws 1903	1903	Jan. 22, 1900	Jan. 22, 1900
	81	Farmers and Merchants Bank	D. S. Biggs	F. F. Fagan	25,000.00	*	1905	April --, 1905	June 1, 1905
Wilmington	81	Atlantic Trust and Banking Co.†	M. J. Heyer	Milton Calder	50,000.00	Laws 1901	1901	Aug. 13, 1902	Sept. 1, 1902
	82	Carolina Savings and Trust Co.†	Jno. S. Armstrong	J. Holmes Davis	25,000.00	*	1905	Sept. 1, 1905	Sept. 2, 1905
	82	Hugh MacRae & Co.†			10,000.00				Jan. 1, 1901
	82	Peoples Savings Bank†	H. C. McQueen	F. W. Dick	30,000.00	Laws 1901	1901	Mar. 23, 1900	April 2, 1900
	83	Wilmington Savings and Trust Co.	J. W. Norwood	C. E. Taylor, Jr.	25,000.00	Laws 1888	1888	Jan. 8, 1888	Feb. 24, 1888
Wilson	83	Branch Banking Co.	H. G. Connor	J. C. Hales	100,000.00	Laws 1889	1889	Jan. 1, 1900	Jan. 1, 1900
	83	Citizens Bank	R. G. Briggs	W. M. Farmer	50,000.00	*	1905	Jan. 1, 1906	Jan. 2, 1906
	84	Wilson Trust and Savings Bank†	Jno. F. Bruton	E. T. Barnes	10,000.00	Laws 1903	1903	July 1, 1903	July 2, 1903
Windsor	84	Bank of Windsor	Thomas Gillam	W. L. Lyon	20,000.00	Laws 1903	1903	Aug. 6, 1889	Aug. 6, 1889
	84	Citizens Bank	M. B. Gillam	H. D. Bateman	20,000.00	*	1904	May 23, 1904	Sept. 7, 1904
Winston-Salem	85	Piedmont Savings Bank†	J. F. Griffith	P. W. Crutchfield	12,000.00	Laws 1889	1889	June 13, 1889	Feb. 1, 1900
	85	Wachovia Loan and Trust Co.	F. H. Fries	H. F. Shaffner, Treasurer	600,000.00	Laws 1880	1880	Feb. 16, 1883	June 15, 1883
Winterville	86	Bank of Winterville	A. G. Cox	J. L. Jackson	5,000.00	*	1905	Dec. 25, 1905	Jan. 30, 1906

BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location.	City.	Name of Bank.	President.	Cashier.	Capital Stock.*	Chartered.	Organized.	Opened for Business.
Winton	86	Merchants and Farmers Bank	A. I. Parker	J. P. Mitchell	\$10,000.00	Laws 1903	Nov. 24, 1902	March 2, 1903
Woodland	86	Farmers Bank	J. B. Griffin	I. T. Blanchard	5,000.00	* 1906	Jan. 15, 1906	March 7, 1906
Yadkinville	86	Bank of Yadkin	T. J. Byerly, actg.	W. A. Hall	10,000.00	* 1905	Aug. 24, 1905	Nov. 6, 1905
Yanceyville	87	Bank of Yanceyville	B. S. Graves	W. B. Lasley	5,000.00	* 1906	April 23, 1906	July 11, 1906
Youngsville	87	Bank of Youngsville	J. B. Perry	W. G. Riddick	5,000.00	Laws 1901	Aug. 15, 1899	Aug. 15, 1899

* Chartered by Secretary of State, Laws 1903.

† Private Bank.

‡ Savings Bank.

BANKING LAWS.

[REVISAL OF 1905.]

BANKS.

CHAPTER 7.

	Sections.
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I. CREATION.

222. **HOW INCORPORATED.** Any number of persons, not less than three, who may be desirous of forming a company, and engaging in the business of establishing, maintaining and operating banks of discount and deposit to be known as commercial banks, or of engaging in the business of establishing, maintaining and operating offices of loan and deposit to be known as savings banks, or of establishing, maintaining and operating banks having departments for both classes of business, shall be incorporated in the manner following, and in no other way; that is to say, such persons shall, by a certificate of incorporation, under their hands and seals, set forth:

1. The name of the corporation; no name shall be assumed already in use by another existing corporation organized under the laws of this State or of the Congress, or so nearly similar thereto as to lead to uncertainty or confusion.

2. The location of its principal office in the state.

3. The nature of its business, whether that of commercial bank, or savings bank, or both.

4. The amount of the total authorized capital stock, the number of shares into which it is divided, and the par value of each share, which shall be either fifty dollars or one hundred dollars; the amount of capital stock with which it will commence business, which shall not be less than five thousand dollars in cities and towns of fifteen hundred population or less; nor less than ten thousand dollars in cities and towns whose population exceeds fifteen hundred but does not exceed five thousand; nor less than twenty-five thousand dollars in all other places; the population to be ascertained by the last preceding national census; and if there be more than one class of stock, a description of the different classes, with the terms on which the respective classes of stock are created.

5. The names and postoffice addresses of the subscribers for stock and the number of shares subscribed by each; the aggregate of such subscriptions shall be the amount of the capital stock with which the company will commence business.

6. The period, if any, limited for the duration of the company.

1903, c. 275, ss. 1, 2; 1901, c. 769.

223. **CERTIFICATES OF INCORPORATION; HOW SIGNED, PROVED AND FILED.** The certificate of incorporation shall be signed by the original incorporators, or a majority of them, and shall be proved, or acknowledged, before an officer duly authorized under the laws of this state to take the proof or acknowledgment of deeds. Such certificate of incorporation, when so proved, shall be filed in the office of the secretary of state, who shall, if the same shall be in accordance with law, thereupon cause the same to be recorded in his office in a book to be kept for that purpose, and known as the Corporation Book, and he shall, upon the payment of the organization tax and fees, certify under his official seal two copies of the said certificate of incorporation and probates, one of which shall be forthwith recorded in the office of the clerk of the superior court of the county where the principal office of said corporation in this State shall, or is to be, established, in a book to be known as the Record of Incorporations, and the other certified copy shall be filed in the office of the corporation commission, and thereupon the said persons shall become a body politic and corporate under the name stated in such certificate. The said certificate of incorporation, or a copy thereof duly certified by the secretary of state or by the clerk of the superior court of the county in which the same is recorded, or by the clerk of the corporation commission, under their respective seals, shall be evidence in all courts and places, and shall, in all judicial proceedings, be deemed prima facie evidence of the complete organization and incorporation of the company purporting thereby to have been established. 1903, c. 275, s. 3; 1901, c. 2, s. 9; 1903, c. 343.

224. **PAYMENT OF CAPITAL STOCK.** At least fifty per cent. of the capital stock of every bank shall be paid in in cash before it shall be authorized to commence business and the remainder of the capital stock of such bank shall be paid in monthly instalments of at least ten per cent. in cash of the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the corporation commission to commence business, and the payment of each instalment shall be certified to the corporation commission, under oath, by the cashier or president of the bank. 1903, c. 275, s. 10.

225. **STATEMENT FILED BEFORE BEGINNING BUSINESS.** Before such company shall begin the business of banking there shall be filed with the corporation commission a statement, under oath, by the cashier or president, containing the names of all of the directors and officers, with the date of the election or appointment, term of office, residence and postoffice address of each, the amount of capital stock of which each is the owner in good faith, and the amount of money paid in on account of the capital stock. Nothing shall be received in payment of capital stock but money. 1903, c. 275, ss. 5, 10.

226. **AUTHORIZED TO BEGIN BUSINESS, WHEN AND HOW.** If from such statement, or upon an examination, if such examination appears necessary, it appears to the corporation commission that such corporation is lawfully entitled to commence the business of banking, it shall, within thirty days after the filing of the certificate required by law, give to such corporation a certificate signed by the chairman of the corporation commission, attested by the secretary of the commission, that such corporation has complied with all the provisions required to be complied with before commencing the business of banking and that such corporation is authorized to commence such business. 1903, c. 275, s. 7.

227. **AUTHORITY TO BEGIN BUSINESS WITHHELD, WHEN.** The corporation commission may withhold from any bank its certificate authorizing the commencement of business whenever it has reason to believe that the stockholders have formed the same for any other purpose than the legitimate objects contemplated by this chapter. 1903, c. 275, s. 6.

II. POWERS AND DUTIES.

228. **POWERS.** In addition to the powers conferred by law upon private corporations, banking corporations shall have power—

1. To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking, by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debts, by receiving deposits, by buying and selling exchange, coin and bullion, by loaning money on personal security or real or personal property. Such corporation at the time of making loans or discounts may take and receive in advance such interest as may be agreed upon not exceeding the legal rate.

2. To purchase, hold and convey real estate for the following purposes:

1st. Such as shall be necessary for the convenient transaction of its business, including with its banking offices other apartments to rent as a source of income, which investment shall not exceed twenty-five per cent. of its paid in capital stock and permanent surplus: Provided, that this provision shall not apply to any such investment made before the ninth day of March, one thousand nine hundred and three.

2d. Such as is mortgaged to it in good faith by way of security for loans made or money due to such bank.

3d. Such as is conveyed to it in satisfaction of debts previously contracted in the course of its dealings.

4th. Such as it acquires by sale under execution or judgment of any court in its favor.

1903, c. 275, ss. 8, 9.

229. **WHEN BANK MAY PURCHASE ITS STOCK.** No bank shall be the holder as pledgee or as purchaser of any portion of its capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. 1903, c. 275, s. 1.

230. **REORGANIZATION.** Whenever any bank, under the laws of this state or of the United States, is authorized to dissolve and shall have taken the necessary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the corporation commission, to execute articles of incorporation as provided in this chapter, which articles, in addition to the requirements of law, shall further set forth the authority derived from the stockholders of such dissolved national bank or state bank, and upon filing the same as hereinbefore provided for the organization of banks, the same shall become a bank under the laws of this state, and thereupon all assets, real and personal, of the dissolved national bank shall by operation of law be vested in and become the property of such state bank, subject to all liabilities of such national bank not liquidated under the laws of the United States before such reorganization. 1903, c. 275, s. 17.

231. **RESERVE FUND.** Every bank shall at all times have on hand as a reserve in available funds an amount equal to at least fifteen per cent. of the aggregate amount of its deposits. Two-fifths of such fifteen per cent. shall be cash in the vaults of the bank. Savings banks shall have on hand at all times, as a reserve in available funds, an amount equal to at least five per cent. of their aggregate deposits. 1903, c. 275, s. 28.

232. **AVAILABLE FUNDS; WHEN BELOW RESERVE; NO NEW LOANS OR DIVIDENDS.** The available funds shall consist of cash on hand and balances due from other solvent banks. Cash shall include lawful money of the United States, and exchange for any clearing-house association. Whenever the available funds of any bank shall fall below the reserve herein required, such bank shall not make any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight; nor shall such bank make any dividends of its profits until it has on hand the available funds required by this chapter. 1903, c. 275, s. 29.

233. **LOANS TO ONE PERSON NOT TO EXCEED TEN PER CENT. OF CAPITAL.** The total liabilities to any bank or banking institution, of any person, or of any company, corporation or firm, for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such bank or banking institution actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed. This section shall not apply to banks with a paid-up capital of one hundred thousand dollars or less. 1897, c. 298, s. 3; 1897, c. 432.

234. **CHAPTER ON CORPORATIONS APPLICABLE.** All of the provisions of law relating to private corporations, and particularly those enumerated in the chapter entitled Corporations, not inconsistent with this chapter, or with the business of banking, shall be applicable to banks. 1903, c. 275, s. 4.

III. STOCKHOLDERS.

235. **INDIVIDUAL LIABILITY OF.** The stockholders of every bank organized under the laws of North Carolina, whether under the general law or by special act, shall be individually responsible, equally and ratably, and not one for another, for all contracts, debts and engagements of such corporation, to the extent of the amount of their stock therein at par value thereof, in addition to the amount invested in such shares. The term "stockholder," when used in this chapter, shall apply not only to such persons as appear by the books of the corporation to be stockholders, but also to every owner of stock, legal or equitable, although the same may be on such books in the name of another person; but shall not apply to a person who may hold the stock as collateral security for the payment of a debt. 1903, c. 275, s. 13; 1897, c. 298.

236. **EXEMPTIONS IN SPECIAL CHARTERS REPEALED.** Any exemption from the individual liability imposed upon stockholders by the preceding section contained in the charter of any bank incorporated prior to the first day of January, one thousand nine hundred and five, is repealed. 1897, c. 298, s. 2.

237. **EXECUTORS, TRUSTEES, ETC., NOT PERSONALLY LIABLE.** Persons holding stock as executors, administrators, guardians, or trustees shall not be personally subject to any liabilities as stockholders, but the estates and funds in their

hands shall be liable in like manner and to the same extent as the testator, intestate, ward, or person interested in such trust funds would be if living and competent to act and hold the stock in his own name. U. S. Rev. Stat., s. 5152.

238. **TRANSFERER NOT LIABLE, WHEN.** No person who has in good faith and without any intent to evade his liability as a stockholder, transferred his stock on the books of the corporation to any person of full age, previous to any default in the payment of any debt or liability of the corporation, shall be subject to any personal liability on account of the nonpayment of such debt or liability of the corporation, but the transferee of any stock so transferred previous to any default shall be liable for any such debt or liability of the corporation to the extent of such stock, in the same manner as if he had been the owner at the time the corporation contracted such debt or liability. 1903, c. 275, s. 14.

239. **STOCK SOLD IF SUBSCRIPTION UNPAID.** Whenever any stockholder or his assignee fails to pay any instalment on the stock, when the same is required by law to be paid, the directors of the bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail, at his latest known address. If no party can be found who will pay for such stock the amount due thereon to the bank, with any additional indebtedness of such stockholder to the bank, the amount previously paid shall be forfeited to the bank and such stock shall be sold as the directors may order within six months of the time of such forfeiture, and if not sold, it shall be cancelled and deducted from the capital of the bank. 1903, c. 275, s. 11.

IV. CORPORATION COMMISSION.

240. **MAY MAKE RULES.** The corporation commission shall have power to make such rules for the government of the banks and banking institutions of this state, not inconsistent with law, as may in its judgment seem wise and expedient. 1903, c. 275, s. 20.

241. **ALL BANKING INSTITUTIONS UNDER SUPERVISION OF.** Every bank, corporation, partnership, firm or individual, now or hereafter transacting a banking business under the laws of, and within, this state, shall be subject to the provisions of this chapter and regulated by and be under the supervision of the corporation commission. 1903, c. 275, s. 19.

242. **QUARTERLY REPORTS TO; PUBLICATION IN COUNTY.** Every bank and every corporation, partnership, firm or individual transacting a banking business shall make to the corporation commission not less than four reports during each year, according to the form which may be prescribed by said commission; which reports shall be verified in the case of incorporated banking companies by the oath or affirmation of the president, vice-president or cashier, and, in addition, two of the board of directors, and in other cases by the oath or affirmation of the partners, members of the firm or individual owner. The bank, corporation or individual making such report shall publish same in some newspaper in the county in which such bank, corporation or individual is located. 1903, c. 275, s. 21.

243. **SPECIAL REPORTS.** The corporation commission shall have power to call for special reports from any bank, corporation, firm or individual transacting a banking business, whenever necessary, in order to obtain a full and complete knowledge of such bank. 1903, c. 275, s. 22.

244. **ANNUAL REPORT OF STOCKHOLDERS.** Every bank shall at all times keep a correct record of the names of all its stockholders, and once in each year, or whenever called upon, file in the office of the corporation commission a correct list of all of its stockholders, with the number of shares held by each. 1903, c. 275, s. 16.

245. **PENALTY FOR FAILURE TO REPORT, ETC.** Every bank, corporation, partnership, firm or individual that shall refuse, fail or neglect to make any report, or any published statement required by the provisions of this chapter shall be subject to a penalty of two hundred dollars. The penalty herein provided for shall be recovered by the state in a civil action in any court of competent jurisdiction, and it shall be the duty of the attorney general to prosecute all such actions. 1903, c. 275, s. 26.

V. BANK EXAMINERS.

246. **APPOINTED BY CORPORATION COMMISSION.** The corporation commission shall appoint a suitable person or persons to make an examination of and into the affairs of every bank, corporation or individual doing a banking business, as often as shall be deemed necessary and proper, and at least once every year. And it shall also be the duty of the said bank examiner to verify the report made by the directors or members or individual conducting any banking institution as required by section two hundred and twenty-six. The corporation commission may at any time remove any person appointed by it. 1903, c. 275, s. 23; 1905, c. 539.

247. **POWERS.** Such examiners shall have power to make a thorough examination into all the books, papers and affairs of the bank or corporation, firm or individual transacting a banking business, and, in so doing, to administer oaths and affirmations and to examine on oath or affirmation any individual banker and the officers, agents, partners and clerks of such bank, corporation, firm or individual touching the matters he or they shall be authorized and directed to inquire into, and examine, and to summon, and by attachment compel the attendance of any person or persons in this state to testify under oath before him or them in relation to the affairs of such corporation, partnership, firm or individual. 1903, c. 275, s. 24.

248. **REPORTS BY, TO CORPORATION COMMISSION.** Bank examiners shall make a full and detailed report in writing to the corporation commission, of the condition of each corporation, partnership, firm or individual doing a banking business, within ten days after each and every examination made by them. 1903, c. 275, s. 24.

249. **ANNUAL EXAMINATIONS; EXPENSES PAID BY BANK.** One examination each year shall be designated as the annual examination, and for such examination the bank, corporation, or individual so examined shall pay into the office of the corporation commission, to be paid to the examiners, an examination fee, as follows: Banks, banking institutions or individuals doing a banking business, having a capital of twenty-five thousand dollars or less, shall pay a fee of fifteen dollars; those having a capital stock of more than twenty-five thousand dollars and not over fifty thousand dollars, twenty-five dollars; those having a capital stock of over fifty thousand dollars, thirty dollars. The expenses incurred and services, other than examinations performed specially for any bank, shall be paid by such bank or banking institution. No bank shall be compelled to pay for more than one examination in each year, unless

it shall appear that the condition of such bank, banking institution or banker is precarious, or in any way unsatisfactory, then it shall be the duty of the commission to order a special examination, which shall be paid for by such bank at the same rates as the annual examinations. 1903, c. 275, s. 25.

250. TAKE POSSESSION OF BANK, WHEN; RECEIVER APPOINTED, HOW. Any bank examiner who has filed such bond as may be required by the commission, when ordered by the commission, shall have authority to take possession of any bank doing business under the laws of this state and retain possession thereof for a time sufficient to make a thorough examination into its affairs and financial condition; and in case it is found by the examiner, upon such examination, that such bank is insolvent or is conducting its business in an unsafe and unauthorized manner, or is jeopardizing the interests of its depositors, then such examiner, when authorized by the corporation commission, shall have full power and authority to take, hold and retain possession of all the money, rights, credits, assets and property of every description belonging to such bank, corporation, partnership, firm or individual, until the corporation commission can receive and act on the report made by the examiner of such bank, and have a receiver appointed, for the purpose of winding up and settling the affairs of such bank, banking institution or banker, according to law; and the corporation commission is hereby empowered, in its own name, to institute and maintain civil actions for the appointment of receivers in such cases, and for such other relief as may be necessary or proper to protect the creditors of such bank. The commissioners in their judgment may grant such bank, corporation or individual sixty days in which to correct any errors or irregularities, and make good any deficiencies or losses shown in any reports or otherwise. 1903, c. 275, s. 30.

251. MAY MAKE ARRESTS, WHEN. When it shall appear to any bank examiner, by examination or otherwise, that any officer, agent, employee, director, stockholder or owner of a bank or banking institution has been guilty of a violation of the criminal laws of the state relating to banks and banking institutions, it shall be his duty to hold and detain such person until a warrant can be procured for his arrest; and for such purpose such examiner shall have and possess all the powers of a peace officer of such county, and may arrest without warrant for past offenses. Upon report of his action to the corporation commission, it may direct the release of the person so held, or, if in its judgment such person should be prosecuted, the commission shall cause the solicitor of the judicial district in which such detention is had to be promptly notified, and the action against such person shall be continued a reasonable time to enable such solicitor to be present at the trial.

3324. EXAMINER MAKING FALSE REPORT. If any bank examiner shall knowingly and willingly make any false or fraudulent report of the condition of any bank which shall have been examined by him, with the intent to aid or abet the officers, owners or agents of such bank in continuing to operate an insolvent bank; or if any such examiner shall receive or accept any bribe or gratuity, given for the purpose of inducing him not to file any report of an examination of any bank made by him, or shall neglect to make an examina-

tion of any bank by reason of having received or accepted any bribe or gratuity, he shall be guilty of a felony, and on conviction thereof shall be imprisoned in the state's prison for not less than four months nor more than ten years. 1903, c. 275, s. 24.

3325. OFFICERS AND AGENTS, MALFEASANCE OF. If any president, director, cashier, teller, clerk or agent of any bank or other corporation shall embezzle, abstract or wilfully misapply any of the moneys, funds or credits of the bank, or shall, without authority from the directors, issue or put forth any certificate of deposit, draw any order or bill of exchange, make any acceptance, assign any note, bond, draft, bill of exchange, mortgage, judgment or decree, or make any false entry in any book, report or statement of the bank with the intent in either case to injure or defraud or to deceive any officer of the bank, or if any person shall aid and abet in the doing of any of these things, he shall be guilty of a felony, and upon conviction shall be imprisoned in the state's prison for not less than four months nor more than fifteen years, and likewise fined, at the discretion of the court. 1903, c. 275, s. 15.

3326. STATEMENTS, MAKING FALSE. If any person shall wilfully and knowingly subscribe to, or make, or cause to be made, any false statement or false entry in the books of any bank, corporation, partnership, firm or individual transacting a banking business, or shall knowingly subscribe to or exhibit false papers, with the intent to deceive any person authorized to examine into the affairs of said bank, corporation, partnership, firm or individual, or shall wilfully and knowingly make, state or publish any false statement of the amount of the assets or liabilities of any such corporation, partnership, firm or individual, he shall be guilty of a felony, and upon conviction thereof shall be imprisoned in the state's prison not less than four months nor more than ten years. 1903, c. 275, s. 27.

